

PUBLIC DISCLOSURE

July 9, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fifth Third Bank
913940

111 Lyon NW
Grand Rapids, Michigan 49503

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: Fifth Third Bank is rated **“Satisfactory.”**

The following table indicates the performance level of Fifth Third Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	Fifth Third Bank		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
“Outstanding”		X	
“High Satisfactory”	X		X
“Low Satisfactory”			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the institution’s rating include:

- Lending levels reflect a generally good responsiveness to assessment area credit needs,
- A substantial majority of loans were made in the bank’s assessment areas;
- The geographic distribution of HMDA and small business loans reflects generally good penetration throughout the assessment areas, though lending gaps were noted in some assessment areas;
- The distribution of HMDA loans reflect a good penetration among borrowers of different income levels and an adequate penetration among businesses of different revenue sizes;
- The bank is a leader in making community development loans;
- The bank has an excellent level of qualified investments and grants, often in a leadership position;
- Delivery systems are accessible to essentially all portions of the bank’s assessment areas;
- Record of opening banking centers has improved the accessibility of its delivery systems, particularly to moderate-income geographies and individuals; and,
- The bank is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Fifth Third Bank (“Fifth Third”) is headquartered in Grand Rapids, Michigan and reported total assets of \$48.4 billion as of December 31, 2006. Fifth Third is the second-largest banking subsidiary owned by Fifth Third Bancorp, a multi-bank holding company headquartered in Cincinnati, Ohio. The holding company reported total assets of \$101 billion as of December 31, 2006, with the Michigan bank subsidiary accounting for approximately 48% of those assets. The bank operates two nonbank subsidiaries: Fifth Third Mortgage MI LLC, chartered in Grand Rapids, Michigan and Home Equity of America, chartered in Saint Joseph, Michigan. Fifth Third Bancorp owns two other banking subsidiaries – Fifth Third Bank, Ohio, and Fifth Third Bank, NA, Tennessee. A separate CRA performance evaluation dated July 9, 2007 was completed for Fifth Third Bank, Ohio. Fifth Third Bank, NA’s CRA performance is evaluated by the Office of Comptroller of the Currency (“OCC”) with the most recent CRA performance evaluation dated May 5, 2005.

Fifth Third operates four primary business lines across its banking and nonbanking subsidiaries; commercial banking, retail banking, Investment Advisors, and Fifth Third Processing Solutions.

The commercial banking business line provides credit and treasury management services to businesses ranging from small privately held companies to large publicly traded companies. Retail banking is comprised of three business segments, including retail banking, consumer lending, and mortgage lending. The Investment Advisors provide fiduciary services, which includes the corporation’s charitable foundation. Fifth Third Processing Solutions provides electronic fund transfer and card authorization services to the corporation, as well as other financial institutions and merchants nationwide.

Fifth Third provides a full range of retail and commercial banking products through its 724 banking centers in six states: Michigan, Indiana, Kentucky, Illinois, Florida, and Missouri. Banking services are also available from Fifth Third’s website, www.53.com, and automated teller machines (“ATMs”). The website contains information about the organization and its affiliates, banking center locations, ATM locations, employment, investment relations and consumer/business products and services. The site also offers online applications for deposit products and certain loan products. Online capabilities include account inquiry, account transfers, and bill payment for both consumer and small business customers.

Fifth Third expanded its market through establishing 185 new banking centers in its combined assessment area: 37 in Michigan, 12 in Indiana, 10 in Kentucky, 30 in Illinois, 23 in Florida, and three in Missouri. In January 2005, the holding company acquired First National Bancshares of Florida, Inc., headquartered in Naples, Florida, which owned First National Bank of Florida and was merged into the Michigan bank charter. This acquisition added \$5.6 billion to Fifth Third’s total assets and expanded the Florida markets with 70 additional banking centers in Orlando, Tampa, Sarasota, Daytona Beach, Fort Lauderdale, West Palm Beach, Fort Myers, and Naples.

Key financial information and financial ratios are listed in the following exhibits.

KEY FINANCIAL INFORMATION AS OF DECEMBER 31, 2006	In Thousands
TOTAL ASSETS	\$48,441,275
TOTAL DEPOSITS	\$39,126,022
NET LOANS & LEASES	\$36,557,406
LOANS SECURED BY REAL ESTATE	\$21,134,706
LOANS SECURED BY 1 TO 4 FAMILY RESIDENTIAL PROPERTIES	\$8,006,604
LOANS SECURED BY MULTI-FAMILY RESIDENTIAL PROPERTIES	\$630,724
CONSUMER LOANS	\$5,622,037
COMMERCIAL AND INDUSTRIAL LOANS	\$9,085,303

KEY FINANCIAL RATIOS AS OF DECEMBER 31, 2006	
RETURN ON AVERAGE ASSETS	1.26%
NET LOANS & LEASES TO TOTAL ASSETS	75.47%
INVESTMENTS TO TOTAL ASSETS	9.63%
TOTAL DEPOSITS TO TOTAL ASSETS	80.77%
NET LOANS & LEASES TO TOTAL DEPOSITS	93.44%
1-4 FAMILY RESIDENTIAL LOANS TO AVERAGE LOANS	21.18%
COMMERCIAL/AGRICULTURAL REAL ESTATE LOANS TO AVERAGE LOANS	18.42%
CONSUMER LOANS TO AVERAGE LOANS	14.98%
COMMERCIAL/AGRICULTURAL LOANS TO AVERAGE LOANS	27.33%

The demographic information for Fifth Third's combined assessment area is listed in the following table. This information is based on 2000 Census and 2006 Dun & Bradstreet data.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	587	7.4	340,573	3.9	120,551	35.4	1,679,985	19.3
Moderate-income	1,841	23.1	1,693,130	19.4	258,246	15.3	1,571,124	18.0
Middle-income	3,530	44.4	4,196,988	48.1	222,271	5.3	1,950,704	22.4
Upper-income	1,951	24.5	2,492,578	28.6	60,550	2.4	3,521,456	40.4
Unknown-income	44	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,953	100.0	8,723,269	100.0	661,618	7.6	8,723,269	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	651,675	165,898	1.8	25.5	388,984	59.7	96,793	14.9
Moderate-income	3,037,302	1,477,359	16.4	48.6	1,234,575	40.6	325,368	10.7
Middle-income	6,825,290	4,579,914	50.7	67.1	1,687,689	24.7	557,687	8.2
Upper-income	3,733,637	2,804,542	31.1	75.1	651,272	17.4	277,823	7.4
Unknown-income	443	33	0.0	7.4	245	55.3	165	37.2
Total Assessment Area	14,248,347	9,027,746	100.0	63.4	3,962,765	27.8	1,257,836	8.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	44,344	3.3	37,109	3.2	5,398	4.2	1,837	4.3
Moderate-income	239,299	17.9	204,970	17.6	25,644	20.0	8,685	20.2
Middle-income	622,464	46.7	545,592	46.9	56,919	44.3	19,953	46.4
Upper-income	426,040	31.9	373,799	32.1	39,897	31.1	12,344	28.7
Unknown-income	1,972	0.1	1,308	0.1	519	0.4	145	0.3
Total Assessment Area	1,334,119	100.0	1,162,778	100.0	128,377	100.0	42,964	100.0
Percentage of Total Businesses:				87.2		9.6		3.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	129	0.4	114	0.4	14	2.0	1	7.7
Moderate-income	1,615	5.3	1,512	5.1	101	14.7	2	15.4
Middle-income	21,946	72.4	21,513	72.6	428	62.2	5	38.5
Upper-income	6,636	21.9	6,486	21.9	145	21.1	5	38.5
Unknown-income	5	0.0	5	0.0	0	0.0	0	0.0
Total Assessment Area	30,331	100.0	29,630	100.0	688	100.0	13	100.0
Percentage of Total Farms:				97.7		2.3		0.0

The following list provides a description of the bank's assessment areas.

Multistate MSAs

- Chicago/Naperville/Joliet Multistate MSA 16980, consisting of the following three Metropolitan Divisions (“MDs”):
 - Chicago/Naperville/Joliet Illinois MD 16974, consisting of Cook, DeKalb, Kane, Kendall, McHenry, and Will Counties in Illinois;
 - Lake County Illinois/Kenosha County Wisconsin MD 29404, consisting of only Lake County in Illinois; and,
 - Gary Indiana MD 23844, consisting of Jasper, Lake, and Porter Counties in Indiana.
- Cincinnati/Middletown Multistate MSA 17140, consisting of Dearborn, Franklin, and Ohio Counties in Indiana, and Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton Counties in Kentucky.
- Evansville Multistate MSA 21780, consisting of Gibson, Posey, Vanderburgh, and Warrick Counties in Indiana, and Henderson County in Kentucky.
- Louisville Multistate MSA 31140, consisting of Clark, Floyd, and Harrison Counties in Indiana, and Bullitt, Jefferson, Oldham, and Shelby Counties in Kentucky.
- South Bend/Mishawaka Multistate MSA 43780, consisting of Saint Joseph County in Indiana and Cass County in Michigan.

Michigan

- Detroit/Warren/Flint Combined Statistical Area 220, consisting of:
 - Detroit/Warren/Livonia MSA 19820, which encompasses Warren/Farmington Hill/Troy MD 47644, consisting of Livingston, Macomb, Oakland, and St. Clair Counties, and the Detroit/Livonia/Dearborn MD 19804, consisting of Wayne County;
 - Ann Arbor MSA 11460, consisting of portions of Washtenaw County; and
 - Flint MSA 22420, consisting of Genesee County.
- Grand Rapids/Muskegon/Holland Combined Statistical Area 266, consisting of:
 - Grand Rapids/Wyoming MSA 24340, which encompasses Barry, Ionia, Kent, and Newaygo Counties;
 - Holland/Grand Haven MSA 26100 of Ottawa County; and
 - Muskegon/Norton Shores MSA 34740, consisting of Muskegon County.
- Battle Creek MSA 12980, consisting of Calhoun County.
- Bay City MSA 13020, consisting of Bay County.
- Jackson MSA 27100, consisting of Jackson County.
- Kalamazoo/Portage MSA 28020, consisting of Kalamazoo and Van Buren Counties.
- Lansing/East Lansing MSA 29620, consisting of Clinton, Eaton, and Ingham Counties.
- Niles/Benton Harbor MSA 35660, consisting of Berrien County.
- Saginaw MSA 40980, consisting of Saginaw County.
- Nonmetropolitan – Northern Michigan, consisting of Antrim, Benzie, Charlevoix, Clare, Crawford, Emmet, Grand Traverse, Isabella, Kalkaska, Lake, Leelanau, Mason, Mecosta, Midland, Missaukee, Oscoda, Otsego, Roscommon, and Wexford Counties.
- Nonmetropolitan – Western & Eastern Michigan, consisting of Allegan, Hillsdale, Montcalm, Oceana, Saint Joseph, and Shiawassee Counties.

Indiana

- Indianapolis/Anderson/Columbus Combined Statistical Area 294, consisting of:
 - Anderson MSA 11300, which encompasses all of Madison County;
 - Columbus MSA 18020, which encompasses all of Bartholomew County; and
 - Indianapolis MSA 26900, consisting of Boone, Brown, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Putman, and Shelby Counties.
- Bloomington MSA 14020, consisting of Greene, Monroe, and Owen Counties.
- Elkhart/Goshen MSA 21140, consisting of Elkhart County.
- Fort Wayne MSA 23060, consisting of Allen County.
- Lafayette MSA 29140, consisting of Benton and Tippecanoe Counties.
- Michigan City/LaPorte MSA 33140, consisting of LaPorte County.
- Terre Haute MSA 45460, consisting of Clay, Sullivan, Vermillion, and Vigo Counties.
- Nonmetropolitan – Southeast Portion of Central Indiana, consisting of Decatur, Fayette, Jackson, Jennings, Lawrence, Orange, Ripley, Rush, and Scott Counties.
- Nonmetropolitan – Indiana, consisting of Adams, Dubois, Fulton, Knox, Marshall, Parke, Perry, Pike, Pulaski, Spencer, Starke, and Steuben Counties.

Kentucky

- Lexington/Fayette MSA 30460, consisting of Bourbon, Clark, Fayette, Jessamine, Scott, and Woodford Counties.
- Owensboro MSA 36980, consisting of Daviess County.
- Nonmetropolitan – Kentucky, consisting of Anderson, Crittenden, Franklin, Harrison, Hopkins, Lyon, Madison, Mercer, and Union Counties.

Illinois

- Rockford MSA 40420, consisting of Boone and Winnebago Counties.
- Nonmetropolitan – Illinois, consisting of Effingham, Jefferson, Lee, Stephenson, Whiteside, and Williamson Counties.

Florida

- Cape Coral/Fort Myers MSA 15980, consisting of Lee County.
- Deltona/Daytona Beach/Ormond Beach MSA 19660, consisting of Volusia County.
- Miami/Fort Lauderdale/Miami Beach MSA 33100, which encompasses the Fort Lauderdale/Pampano Beach/Deerfield Beach MD 22744, consisting of Broward County and the West Palm Beach/Boca Raton/ Boynton Beach MD 48424, consisting of Palm Beach County.
- Naples/Marco Island MSA 34940, consisting of Collier County.
- Orlando MSA 36740, consisting of Orange and Seminole Counties.
- Punta Gorda MSA 39460, consisting of Charlotte County.
- Sarasota/Bradenton/Venice MSA 42260, consisting of Manatee and Sarasota Counties.
- Tampa/St. Petersburg/Clearwater MSA 45300, consisting of Hillsborough and Pinellas Counties.

Missouri

- St. Louis MSA 41180, consisting of St. Louis City, St. Louis County, and St. Charles County.

The combined assessment area is comprised of 2,428 low- and moderate-income census tracts, which represented 30.5% of the geographies.

Based on Fifth Third's asset size and financial condition, the bank has the ability to meet the credit needs of its assessment areas. There are no legal impediments that would affect the bank's ability to meet the assessment areas' credit needs.

SCOPE OF EXAMINATION

All assessment areas were evaluated for lending, investment, and service performance. The following assessment areas were reviewed using the full-scope examination procedures:

- Chicago/Naperville/Joliet Multistate MSA – Illinois and Indiana;
- Cincinnati/Middletown Multistate MSA - Indiana and Kentucky;
- Evansville Multistate MSA - Indiana and Kentucky;
- Louisville Multistate MSA – Indiana and Kentucky;
- South Bend/Mishawaka Multistate MSA - Indiana and Michigan;
- Detroit/Warren/Flint Combined Statistical Area – Michigan;
- Grand Rapids/Muskegon/Holland Combined Statistical Area – Michigan;
- Northern Michigan Nonmetropolitan Area- Michigan;
- Indianapolis/Anderson/Columbus Combined Statistical Area – Indiana;
- Southeast Portion of Central Indiana Nonmetropolitan Area – Indiana;
- Lexington/Fayette MSA – Kentucky;
- Illinois Nonmetropolitan Area – Illinois;
- Cape Coral/Fort Myers MSA – Florida;
- Sarasota/Bradenton/Venice MSA – Florida;
- Tampa/St. Petersburg/Clearwater MSA - Florida; and,
- St. Louis MSA - Missouri.

Limited reviews were completed for all other assessment areas.

Fifth Third chose to include loan activity originated through the mortgage companies (subsidiaries of both the Ohio and Michigan banks) and Home Equity of America (subsidiary of the Michigan bank) in Fifth Third Michigan's evaluation. Only loans originated by these affiliates within Fifth Third's assessment area were included in this evaluation.

The lending analysis was based upon loan data covering January 1, 2005 through December 31, 2006. Mortgage loans, including home purchase and refinancing, as well as small business loans were the major products included in this evaluation. Home improvement, multi-family, and small farm lending was not considered in this evaluation, since it comprised a minimal percentage of total lending. Other types of consumer loans, credit cards, and commercial loans were not included in this analysis.

Loans were evaluated to determine the lending activity inside and outside the bank's assessment area. In addition, loans inside the assessment area were evaluated on the geographic and borrower-income distribution for each assessment area.

The bank's geographic distribution with respect to HMDA loans was assessed by comparing the percentage of loans made in each geography type (low-, moderate-, middle-, and upper-income) to the percentage of owner-occupied units in each geography type. Small business loans were compared to the percentage of businesses within each geographic income category, regardless of revenue size of the business.

The bank’s borrower income distribution with respect to HMDA loans was assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. Poverty level is determined by both income and family size. Generally, a larger proportion of poverty level families are in the low-income category, and to a certain extent, the moderate-income categories. Borrowers at poverty level often do not qualify for real-estate loans, so the percentage of families below poverty level was considered when evaluating lending performance to low- and moderate-income borrowers.

The bank’s borrower income distribution with respect to small business loans was assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million or greater than \$1 million) to the percentage of total businesses in each revenue category.

The bank’s lending performance was also compared to the 2005 aggregate performance of all lenders required to report HMDA and CRA data within the respective assessment areas. However, Fifth Third’s lending performance against the demographic comparators received the greatest weight in assigning ratings. The bank’s market share of lending is also discussed to give a better understanding of how Fifth Third ranks within the respective areas. As of the time of this evaluation, 2006 aggregate and market data was not available and therefore was not included within this analysis.

Community development loans and investments funded by the bank between January 1, 2005 and December 31, 2006 were reviewed for the lending and investment tests. Investments funded by the affiliated Community Development Corporation (“CDC”), the Fifth Third Foundation, and regional banking centers were also included in this analysis. In addition, the bank’s community development services were evaluated for the service test.

Five assessment areas, indicated in the chart below, received greater weight in this CRA evaluation due to the percentage of banking centers in the assessment area to total banking centers, the percentage of HMDA lending in the assessment area to the total HMDA lending in the assessment area, and the percentage of CRA lending in the assessment area to the total CRA lending in the assessment area.

Assessment Area	% of Banking centers to Total Banking centers	% of HMDA Loans to Total Origination	% of CRA Loans to Total Origination
Chicago Multistate MSA	19.3	11.3	14.9
Detroit CSA	11.5	15.2	17.7
Grand Rapids CSA	9.3	15.8	14.3
Indianapolis CSA	7.0	5.6	7.3
Louisville Multistate MSA	6.2	3.8	4.4
	53.3	51.7	58.6

A summary of the scope is listed in Appendix A.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

The lending test is rated “High Satisfactory.”

Lending Activity

Lending activity reflects a generally good responsiveness to credit needs throughout Fifth Third’s assessment areas.

The number and dollar amount of lending activity has decreased from the prior evaluation period by 31.0% and 16.5%, respectively. The majority of this decline occurred in the number and dollar amount of HMDA-related lending activity, which is down 35.9% and 22.4%. This decline is a continuing pattern from the prior evaluation period and is largely a result of the higher interest rate market. The most significant decline was in HMDA refinancing, which was down 57.4% and began declining in 2004. With higher interest rates, fewer people are refinancing their lower rate mortgage loans. Despite the overall decline in HMDA-related lending, home purchase activity is up in number and dollar amount over the prior evaluation period by 12.9% and 31.3%. The number of small business loans declined by 9.5%, but the amount of small business loans increased by 0.1%.

There are several lenders offering HMDA lending within the bank’s assessment areas. Fifth Third Mortgage ranked 18th in 2005 and 19th in 2006 out of over 3,028 lenders. Fifth Third Bank ranked 100th in 2005 and 78th in 2006. The top four lenders in 2005 and 2006 were Countrywide Home Loans, JP Morgan Chase Bank, Washington Mutual Bank, and Citimortgage, Inc. Despite the heavy competition for HMDA lending, Fifth Third’s ranking improved in 2006. The aggregate market volume for HMDA loans declined by about 7.5% between 2005 and 2006 and reflects a continuing decline from the prior evaluation period.

The volume of HMDA lending is also impacted by competition from subprime lenders. Fifth Third does not offer subprime loans. This performance evaluation discusses the bank’s performance compared to the aggregate of all lenders; however, the bank’s performance compared to the aggregate, excluding subprime lenders, was considered and is discussed in general terms.

In 2005, Fifth Third Bank ranked ninth out of 533 lenders in its assessment areas for CRA-related loans (small business and small farm loans) and, in 2006, fell to 12th place out of 521 lenders. As noted above, Fifth Third’s CRA-related lending volume declined over the prior evaluation period and declined between 2005 and 2006. Some other significant lenders experienced similar declines, while others increased their lending volume or remained relatively constant. The aggregate market volume for CRA-related loans increased by 50% between 2005 and 2006. This increase was mostly due to the addition of number one-ranked American Express FSB as a CRA reporter in this combined assessment area, which has been strongly marketing its small business loan products in these assessment areas.

The following table summarizes Fifth Third's HMDA and CRA lending activity for the evaluation period.

January 1, 2005 – December 31, 2006				
SUMMARY OF LENDING ACTIVITY				
Loan Type	#	%	\$ (000s)	%
HMDA home purchase	48,746	37.6	8,043,243	35.6
HMDA refinancing	43,800	33.8	6,782,238	30.0
HMDA home improvement	3,610	2.8	268,765	1.2
HMDA multifamily	68	.1	114,208	.5
Total HMDA-related	96,224	74.3	15,208,454	67.2
Total small business	32,066	24.8	7,243,052	32.0
Total small farm	1,259	1.0	168,214	.7
TOTAL LOANS	129,549	100.0	22,619,720	100.0

Note: Affiliate loans include only loans originated or purchased within the bank's assessment areas.

Assessment Area Concentration

The table below shows the distribution of Fifth Third's lending inside and outside its assessment area. A substantial majority of loans are within Fifth Third's assessment area, which indicates an excellent assessment area concentration.

JANUARY 1, 2005 – DECEMBER 31, 2006								
Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$('000s)	%	#	%	\$('000s)	%
HMDA home purchase	2,914	89.4	151,581	83.3	345	10.6	30,418	16.7
HMDA refinancing	5,030	93.4	363,392	94.4	353	6.6	21,696	5.6
HMDA home improvement	3,099	94.1	92,493	94.8	195	5.9	5,096	5.2
HMDA multifamily	68	90.7	114,208	96.7	7	9.3	3,896	3.3
Total HMDA-related	11,111	92.5	721,675	92.2	900	7.5	61,106	7.8
Total small business	32,081	95.0	7,245,851	94.0	1,684	5.0	464,128	6.0
Total small farm	1,259	86.6	168,214	84.2	195	13.4	31,610	15.8
TOTAL LOANS	44,451	94.1	8,135,739	93.6	2,779	5.9	556,844	6.4

Note: Affiliate loans were not included in the in/out analysis as only affiliate loans inside the assessment areas were considered in the evaluation.

Geographic and Borrower Distribution

The geographic distribution of Fifth Third's loans is generally good; however, significant gaps in HMDA lending were noted in the cities of Chicago and Detroit. Gaps were also noted in a small number of low- and moderate-income census tracts in the Lansing, Indianapolis, Lafayette, and Fort Wayne assessment areas and broad gaps were noted in the Rockford, Orlando, Miami, Tampa, and St. Louis assessment areas. The geographic distribution of various loan products within each assessment areas ranged from poor to excellent. See the discussion under each assessment area for details and Appendix D – CRA Tables for the data used in the evaluation of the lending test.

The distribution of loans reflects good penetration among borrowers of different income levels for HMDA loans, but only adequate penetration among businesses of different revenue sizes for small business loans. A detailed analysis of the geographic distribution and borrower-income is provided with the discussion of each assessment area.

Community Development Lending

Fifth Third is a leader in making community development loans and makes use of innovative and/or flexible lending practices in serving assessment area credit needs. In 2005 and 2006, the bank originated 268 community development loans totaling \$638.2 million in its combined assessment area. Community development loans decreased \$141.5 million or 18% since the previous evaluation, with large decreases noted in several of the bank's assessment areas. Although there was a decrease in community development loans since the previous evaluation, Fifth Third performance remains strong when compared to other financial institutions. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Innovative or Flexible Lending Criteria

The following are examples of loan programs available throughout the bank's assessment areas that were considered in evaluating Fifth Third's flexible lending practices to address the credit needs of low- and moderate-income individuals or low- and moderate-income geographies.

- Good Neighbor Program
 - This is a Fifth Third-exclusive affordable housing program that offers no down payment, no mortgage insurance, and competitive closing costs that may be funded by a gift. The loan program is available to low- or moderate-income individuals or individuals buying a home in low- or moderate-income census tracts. During the evaluation period, Fifth Third originated over 1,400 Good Neighbor loans. Over 400 loans were originated in low- and moderate-income geographies and another 1,000 loans were originated to low- and moderate-income borrowers purchasing homes in middle- and upper-income geographies.

- Home Possible Mortgage and Home Possible Neighborhood Solutions Mortgage
 - This is an affordable housing program that offers no down payment and competitive closing costs that may be funded by a gift. The loan program is available to low- or moderate-income individuals or individuals buying a home in low- or moderate-income census tracts. The Neighborhood Solutions mortgage is available to community service personnel, such as teachers, firefighters, law enforcement officers, and healthcare workers.

- Federal Home Loan Bank Affordable Housing Program
 - Fifth Third participates with the FHLB’s affordable housing program, which provides construction, purchase, and rehabilitation financing for owner-occupied and rental properties for low- and moderate-income individuals.

- FHA/VA Mortgages
 - Government-insured mortgages designed to assist low to moderate-income homebuyers by offering low down payments and flexible qualifying guidelines.

- Flex 53 Loans
 - Loans designed for individuals who do not meet conforming standards for income, assets, credit or collateral or for non-conforming properties. No mortgage insurance is required.

- Unbanked Immigrant Homeownership Program
 - This program is geared toward the Latino community to assist with homeownership. Although the program is available in any of Fifth Third’s markets, it is primarily targeted to urban markets where there is a larger Latino population.

Investment Test

Fifth Third’s performance under the investment test is rated “Outstanding.” Fifth Third has an excellent level of qualified community development investments and grants and is often in a leadership position particularly with those investments not routinely provided by private investors. The bank has exhibited excellent responsiveness to credit and community development needs. In 2005 and 2006, the bank funded \$119.1 million in qualified investments. Qualified investments increased \$26.4 million or 28.5% since the previous evaluation, with the large increases in the Chicago, Detroit, Grand Rapids, and Indianapolis assessment areas. Some assessment areas had decreases in the amount of qualified investments. See discussion under each assessment area for details regarding the bank’s activity in a particular assessment area.

Community development investments, grants, and charitable contributions are made from three sources: Fifth Third Community Development Corporation (“CDC”), Fifth Third Foundation (“Foundation”), and Fifth Third Bank. The CDC is a subsidiary of Fifth Third Bancorp organized primarily for making venture capital investments in Small Business Investment Corporations (“SBICs”) and other qualifying business ventures and affordable housing tax credit deals. The CDC is a primary contributor of investments for the bank. The Foundation is a charitable trust funded by Fifth Third Bancorp and managed by Fifth Third Investment Advisors to provide funding for community development and other charitable purposes throughout Fifth Third’s assessment areas.

Service Test

Fifth Third’s performance under the service test is rated “High Satisfactory.” Specific details of the service performance are discussed in the respective assessment area sections of this evaluation.

Retail Services

Fifth Third’s retail delivery systems are accessible to essentially all portions of the bank’s assessment areas. The record of opening and closing banking centers has improved the accessibility of its delivery systems to moderate-income geographies and individuals. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the combined assessment area had 724 banking centers and 1,201 ATMs. This evaluation compared the percentage of banking center locations by tract income against the percentage of income tract distribution and percentage of families residing in each geography. Fifth Third operated 1.8% of its banking centers and 3.1% of its ATMs in low-income geographies, while low-income geographies comprise 7.4% of the total tracts in all assessment areas and 3.9% of families reside within those tracts. Fifth Third operated 16.9% of its banking centers and 21.0% of its ATMs in moderate-income geographies, while moderate-income geographies comprise 23.1% of the total tracts in all assessment areas and 19.4% of families reside within those tracts. Fifth Third’s retail distribution was less than the demographic comparators in over 80% of its assessment areas, including the five assessment areas weighted most heavily in this evaluation.

Based on this analysis alone, retail delivery systems would only be considered adequate. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Nineteen additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional 88 banking centers are within one mile.

In 2005 and 2006, 185 new banking centers were opened, three located in low-income geographies and 41 located in moderate-income geographies. Of these 185 new banking centers, 70 were as a result of the merger of First National Bank of Florida, which was effective in the first quarter of 2005. During this same period, Fifth Third closed 78 banking centers, including four located in low-income geographies and 13 located in moderate-income geographies. This resulted in a net decline of one low-income banking center and an increase of 28 moderate-income banking centers.

Through its various delivery systems, Fifth Third offers a variety of no- or low-cost deposit products, including free checking accounts, student checking accounts, senior club checking accounts, and goal setter savings accounts. Specifically, Fifth Third offers Basic53 Checking, which is designed to provide customers that might have been turned down for regular checking accounts due to past performance, such as overdrafts or charged-off accounts, with access to basic checking account services. The account offers unlimited check writing, but no ATM access. After one year of good history, the account may be converted to a regular checking account.

Community Development Services

The bank is a leader in providing community development services throughout its assessment areas.

Fifth Third continued its unique partnership with Freddie Mac and The Community College Foundation to sponsor the Homeownership Mobile, also known as the E-Bus. The E-Bus bus is equipped with a satellite dish and computers to provide homeownership counseling, financial literacy, and lending services primarily to low- and moderate-income geographies, though occasionally it is used for marketing events such as a new banking center location or community events. In 2005, the E-Bus spent 126 days in the following assessment areas: Cape Coral/Fort Myers, Naples, Tampa, Orlando, and Punta Gorda in Florida; Grand Rapids, Kalamazoo, Jackson, Lansing, Detroit, and Saginaw in Michigan; Louisville and Lexington in Kentucky; and Chicago, Illinois, Gary, South Bend, Elkhart, Indianapolis, and Fort Wayne in Indiana. Approximately, 13,300 consumers visited the E-Bus, 2,091 consumers received one-on-one counseling, 47 loans applications were completed, and 193 deposit accounts were opened. In 2006, the E-Bus spent 101 days in the following assessment areas: Deltona, Orlando, and Tampa in Florida; Erlanger, Kentucky; Bloomington, Fort Wayne, Lafayette, Gary, and Indianapolis in Indiana; Rockford and Chicago in Illinois; and Flint, Detroit and Warren in Michigan. Over 14,000 consumers visited the E-Bus, 1,734 consumers received one-on-one counseling, 26 loans applications were completed, and 101 deposit accounts were opened. From November 3-December 21, 2005, the E-Bus was also utilized in Mississippi after Hurricane Katrina to provide residents, students of local schools, and relief workers with access to the Internet and other services. Fifth Third worked with the Harrison County library system, which lost three of its ten libraries (including its main library in downtown Biloxi, with five libraries remaining closed), five schools that had been substantially damaged, and a local business in Ocean Springs that lost 200 of its workforce.

Since the previous evaluation, the bank continued its strong involvement in providing financial literacy programs through partnerships with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, service low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas. The following are some of the specific community development services Fifth Third offers.

- The Credit Smart program is a financial literacy program to help consumers learn how to build and maintain good credit and prepare for homeownership. Additionally, this program is designed to help increase consumers' financial literacy by providing money management skills and information about credit and credit management.
- Smart Money is a financial literacy program developed in conjunction with Partners in Education and Smart Money Community Services. The program targets low-income families living in impoverished areas throughout Fifth Third's assessment areas. The goal of the program is to teach students the basics of money management and to educate them on how to finance their dreams and plans.
- The Young Banker's Club is a financial literacy program targeted to elementary schools located in low- and moderate-income tracts. The program educates students on the importance of financial responsibility over a 11-week curriculum. The program meets local and state educational standards for both mathematics and social studies. The program was taught in 18 schools located in Detroit, Indianapolis, and Northern Kentucky and reached over 675 children.
- Home Buyers and Financial Literacy training is provided through on-site facilities of Fifth Third or community-based locations that are convenient to low- and moderate-income communities.
- The Federal Home Loan Bank Affordable Housing Program is offered in several of the assessment areas. Fifth Third provides assistance to local organizations in obtaining affordable housing grants. During the evaluation period, \$4.6 million grants were awarded in the several assessment areas.

Compliance With Antidiscrimination Laws

No violations of the substantive provisions of the antidiscrimination laws and regulations were noted. The bank continues the use of fair lending policies and procedures and has an effective fair lending training program to address fair lending issues. Internal reviews of bank policies and procedures are conducted routinely to ensure compliance.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: Chicago/Naperville/ Joliet, IL & IN Multistate MSA: ¹ Satisfactory

The lending test is rated: “High Satisfactory”

The investment test is rated: “Outstanding”

The service test is rated: Low Satisfactory

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a generally good penetration throughout the assessment area, though gaps in lending were noted in the City of Chicago;
- The distribution of HMDA loans reflects a good penetration among borrowers of different income levels;
- The distribution of small business lending reflects a poor penetration among businesses of different sizes;
- The bank is a leader in making community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- Service delivery systems are reasonably accessible to all portions of the assessment area and to individuals of different income levels in its assessment area;
- The record of opening and closing banking centers has improved the accessibility of its delivery systems in moderate-income geographies; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination is consistent with the overall scope of the examination in the institution summary.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHICAGO/ NAPERVILLE/JOLIET MULTISTATE MSA

Fifth Third's operations in the Chicago/Naperville/Joliet assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA-reportable lending activity in this assessment area accounts for 11.3% of the bank's total HMDA-reportable activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third was ranked fourth of 305 institutions in the Chicago/Naperville/Joliet MSA with 3.2% of the market share. As of December 31, 2006, the bank operated 140 banking centers in this MSA, which accounted for 19.3% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of JPMorgan Chase Bank NA, LaSalle Bank NA, and Harris Bank NA.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

The bank's Chicago/Naperville/Joliet multistate assessment area has 2,009 census tracts, including 254 low-income (12.6%), 498 moderate-income (24.8%), 718 middle-income (35.7%), 522 upper-income (26.0%), and 17 unknown-income (.8%) tracts. This assessment area encompasses portions of Illinois and Indiana, the largest portion of which falls within the state of Illinois. Specifically, it includes the Chicago MD, the Lake County, Illinois MD, and the Gary, Indiana MD. Kenosha County, in the state of Wisconsin, is not included within this assessment area.

Twenty-four community representatives were interviewed, who identified affordable housing, small business development, financial literacy, basic banking services, remittance services, and subprime/predatory lending as key challenges facing the community.

Housing Characteristics

Available housing characteristics are based on 2000 Census data. There were approximately 3.4 million housing units within this assessment area. Approximately 61.7% of the housing units were owner-occupied, 33.1% were rental units, and the remaining 5.2 % were vacant. The median housing value was \$156,763. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on the 2000 Labor Summary from the U.S. Census, unemployment was approximately 6.4% within the Chicago, Illinois MSA/MD, 6.5% in the Gary, Indiana MSA/MD, and 4.4% in the Lake County, Illinois MSA/MD. Unemployment figures based on 2000 Census data were 20.7% in the low-income census tracts and 10.4% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.8% and 3.1%, respectively.

Population Characteristics

According to the 2000 Census, there were approximately 8.9 million people living within the bank's assessment area, of which 7.4% and 23.4% live in low- and moderate-income census tracts, respectively.

Income Characteristics

The median family income for this assessment area was \$60,509.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	254	12.6	140,842	6.4	51,222	36.4	449,259	20.5
Moderate-income	498	24.8	465,892	21.2	70,363	15.1	385,092	17.5
Middle-income	718	35.7	892,010	40.6	39,401	4.4	485,475	22.1
Upper-income	522	26.0	695,857	31.7	13,294	1.9	874,775	39.9
Unknown-income	17	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,009	100.0	2,194,601	100.0	174,280	7.9	2,194,601	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	242,575	50,720	2.4	20.9	157,259	64.8	34,596	14.3
Moderate-income	742,554	321,632	15.4	43.3	367,364	49.5	53,558	7.2
Middle-income	1,361,519	928,598	44.5	68.2	380,715	28.0	52,206	3.8
Upper-income	1,034,722	784,449	37.6	75.8	213,565	20.6	36,708	3.5
Unknown-income	72	27	0.0	37.5	36	50.0	9	12.5
Total Assessment Area	3,381,442	2,085,426	100.0	61.7	1,118,939	33.1	177,077	5.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	9,294	3.1	7,987	3.1	894	2.6	413	4.2
Moderate-income	41,013	13.7	34,976	13.8	4,415	12.8	1,622	16.6
Middle-income	116,372	39.0	99,060	39.0	13,408	38.9	3,904	39.9
Upper-income	131,081	43.9	111,668	44.0	15,591	45.2	3,822	39.1
Unknown-income	546	0.2	350	0.1	170	0.5	26	0.3
Total Assessment Area	298,306	100.0	254,041	100.0	34,478	100.0	9,787	100.0
Percentage of Total Businesses:				85.2		11.6		3.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	17	0.6	17	0.6	0	0.0	0	0.0
Moderate-income	81	2.7	78	2.7	3	4.2	0	0.0
Middle-income	1,890	63.1	1,846	63.2	44	62.0	0	0.0
Upper-income	1,005	33.6	980	33.6	24	33.8	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,993	100.0	2,921	100.0	71	100.0	1	100.0
Percentage of Total Farms:				97.6		2.4		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHICAGO/NAPERVILLE/JOLIET CSA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Chicago/Naperville/Joliet assessment area is rated "High Satisfactory." Lending volume is sufficient to help meet credit needs. The geographic distribution of loans is generally good, although weaker performance was noted for home purchase lending. The distribution for HMDA loans among borrowers of different income levels is good, but the distribution of small business loans to business with \$1 million or less in revenue is poor. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area had 11.3% of the originated and purchased HMDA loans and 14.9% of the originated small business loans for the institution.

In 2005, Fifth Third Mortgage ranked 62nd and Fifth Third Bank ranked 180th of 1,171 reporting institutions in overall HMDA lending market share in this assessment area and in 2006, ranked 42nd and 139th out of 1,191 reporting institutions, respectively.

In 2005, Fifth Third ranked 15th of 206 reporting institutions in overall CRA lending market share in this assessment area and ranked 23rd out of 239 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of lending is good; however, adequate performance was noted for home purchase lending. Significant gaps in lending were noted in the City of Chicago. In 2005, no HMDA or CRA lending occurred in 164 (64.6%) of the 254 low-income tracts and 206 (41.4%) of the 498 moderate-income tracts in this assessment area compared to 136 (18.9%) of the 718 middle-income tracts and 68 (13.0%) of the 522 upper-income tracts. Of these low- and moderate-income tracts with no lending, 326 (88.1%) were in the City of Chicago. In 2006, no HMDA or CRA lending occurred in 171 (67.3%) of the 254 low-income tracts and 182 (36.5%) of the 498 moderate-income tracts in this assessment area compared to 92 (12.8%) of the 718 middle-income tracts and 42 (8.0%) of the 522 upper-income tracts. Of these low- and moderate-income tracts with no lending, 318 (90.1%) were in the City of Chicago.

Fifth Third did originate 19 community development loans totaling nearly \$46 million in the low- and moderate-income tracts with no lending in the Chicago assessment area. Many of these loans were for affordable housing. Fifth Third also originated consumer loans, not considered in this analysis, in nearly all of the low- and moderate-income tracts without HMDA or CRA lending, according to information provided by the bank. The aggregate of lenders originated both HMDA and CRA loans in nearly all of these low- and moderate-income tracts where Fifth Third had no lending.

Home Purchase Loans

The bank made 1,531 loans in 2005 and 1,858 loans in 2006, an increase of 21.4%. Home purchase loans in this assessment area represent 41.5% of the total HMDA loans reported for this assessment area in 2005 and 37.9% in 2006.

In 2005, the bank made 28 loans or 1.8% of its loans in low-income geographies and 137 loans or 8.9% of its loans in moderate-income geographies. This was below the aggregate of lenders who made 4.4% in low-income geographies and 16.9% in moderate-income geographies. The bank was also below the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 2.4% and 15.4% in low- or moderate-income geographies, respectively. In 2006, the bank made 32 loans or 1.7% of its loans in low-income geographies and 212 loans or 11.4% of its loans in moderate-income geographies; this was below the owner-occupancy rates. The bank's overall performance is adequate.

Refinance Loans

Although there has been a decline in market demand for refinancing, Fifth Third's volume increased from 1,977 loans in 2005 to 2,813 loans in 2006, a 42.3% increase. Refinance loans in this assessment area represent 53.6% of the total HMDA loans reported in this assessment area in 2005 and 57.4% in 2006.

In 2005, the bank made 42 loans or 2.1% of its loans in low-income geographies and 225 loans or 11.4% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 3.6% and 17.7% of refinancing in low- or moderate-income geographies, respectively. The bank was also below the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 2.4% and 15.4% in low- or moderate-income geographies, respectively. In 2006, the bank made 55 loans or 2.0% of its loans in low-income geographies and 361 loans or 12.8% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Small Business Loans

The bank made 1,770 small business loans within this assessment area in 2005 and made 1,509 in 2006, a decrease of 14.7%.

In 2005, the bank originated 69 or 3.9% of its small business loans in low-income geographies and 215 or 12.1% in the moderate-income geographies, which was more than the total percentage of businesses in low-income geographies (3.1%) and below the percentage of total businesses in moderate-income geographies (13.7%) in this assessment area. The bank outperformed the aggregate of lenders who made 2.0% of their loans in low-income geographies and 11.3% of their loans in moderate-income geographies. In 2006, the bank originated 27 or 1.8% of its small business loans in low-income geographies and 189 loans or 12.5% of its loans in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is good for HMDA lending and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 97 loans or 6.3% of its loans to low-income borrowers and 291 loans or 19.0% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 3.8% of their loans to low-income borrowers and 18.1% of their loans to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 20.5% of the families in the assessment area and moderate-income families comprise 17.5% of the families in the assessment area. In 2006, the bank's home purchase loans increased to 98 loans or 5.3% of its loans to low-income borrowers and 368 loans or 19.8% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.9%. Many families below the poverty level are low-income families and are not likely to qualify for home purchase loans. Considering the families below the poverty level, home purchase lending to low-income borrowers is poor, but to moderate-income borrowers is excellent. The bank's overall performance is good.

Refinance Loans

In 2005, the bank made 146 loans or 7.4% of its loans to low-income borrowers and 362 loans or 18.3% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 5.3% to low-income borrowers and 17.4% to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 217 loans or 7.7% of its loans to low-income borrowers and 527 loans or 18.7% of its loans to moderate-income borrowers. Compared to the percentage of families below the poverty level, refinance lending to low-income borrowers is adequate, but to moderate-income borrowers is excellent. The bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 35.8% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 85.2% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 42.2% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 34.8% of its small business loans to businesses with \$1 million or less in revenue, which again was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third is a leader in making community development loans and made use of innovative and/or flexible lending practices in serving assessment area credit needs. In 2005 and 2006, the bank originated 50 community development loans totaling \$140.8 million in the Chicago/Naperville/Joliet assessment area. Community development loans decreased \$25.4 million or 15.3% since the previous evaluation. Most of the community development loans were made in the Chicago MD and in Cook County. No community development loans were made in the Gary, Indiana MD and only one loan for \$2.1 million was made in the Lake County, Illinois MD. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "Outstanding." Fifth Third funded \$19.5 million in total investments during this evaluation period. Qualified investments increased \$3.1 million or 19% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Chicago/Naperville/Joliet assessment area is "Low Satisfactory."

Retail Services

Delivery services are reasonably accessible to essentially all portions of the Chicago assessment area. The bank's record of opening and closing offices has improved the accessibility of its delivery systems to moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 140 banking centers within this assessment area: two in low-income, 14 in moderate-income, 61 in middle-income, and 63 in upper-income census tracts. The total banking centers in this assessment area represent 19.3% of all the bank's banking centers. Banking centers in low-income geographies represent 1.4% of the banking centers in this assessment area and moderate-income geographies represent 10.0%. The distribution of banking centers within the low-income tracts was less than the 6.4% of families living in those areas and, in moderate-income tracts, was less than the 21.2% of families living in those areas. Banking centers within low- and moderate-income tracts are less than the 12.6% of low-income census tracts and 24.8% of moderate-income tracts. As of December 31, 2006, the bank had 177 full-service ATMs in this assessment area: one in low-income, 21 in moderate-income, 74 in middle-income, and 81 in upper-income census tracts. The bank had 91 cash dispensing ATMs in this assessment area: one in low-income, 15 in moderate-income, 34 in middle-income, and 60 in upper-income census tracts. ATMs in low-income geographies comprise 0.7% of the ATMs in this assessment area and moderate-income geographies comprise 13.4%.

The ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts and less than the percentage of families living in those areas.

Based on this analysis alone, retail delivery systems are considered very poor to low-income tracts and poor to moderate-income tracts. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Eight additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional eleven banking centers are within one mile. Overall, delivery systems are reasonably accessible to essentially all portions of the Chicago assessment area.

Of the 27 banking centers opened since the previous evaluation, five were in a moderate-income, eight in a middle-income, and 14 in upper-income census tracts. Two banking centers have been closed since the previous evaluation: one in a middle-income census tract and one in an upper-income tract.

Community Development Services

The bank is a leader in providing community development services.

Fifth Third's E-Bus visited the Chicago area from August 9-18, 2005 and from July 8-26, 2006 and the Gary, Indiana area on August 5-6, and August 25, 2005 and from July 27-29, 2006 generating 115 hours of services, and had 2,318 visitors. Services provided included credit counseling to 385 visitors, assistance with three loan applications, opening of 95 deposit accounts, and two loan pre-approvals.

Fifth Third's officers and employees continued to conduct several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. In 2005 and 2006, over 680 hours have been spent providing financial education programs. Program involvement includes:

- Home-buying Training Program – The bank provided several home-buying seminars through partnerships with local churches, organizations, DuPage Homeownership Center, and Cook County Housing Authority.
- General Financial Literacy Training – The bank conducted several financial literacy training programs on saving money, credit repair, basics of banking, banking products, and budgeting through partnerships with local schools, churches, and organizations.
- Hispanic Initiative – This is a community development outreach program that provides financial literacy seminars and homeownership seminars to Hispanic communities. Around 90% of the banking centers generate activities under this program, which includes conducting workshops on a weekly basis at the Mexican Consulate office. Workshops are also conducted at remote sites in Elgin, Buffalo Grove, Mundelein, and Waukegan.

- Small Business Seminars – Fifth Third’s officers and managers conducted several seminars on starting new businesses and lending funds to businesses. Presentations were provided through partnerships with local churches, community organization, and business development groups, such as Hull Housing Small Business Development Center, Women’s Business Development Center, Garfield Park Conservatory Alliance, and Austin YMCA.
- Junior Achievement Adopt-A-School – Fifth Third partnered with a local school to provide a financial literacy program covering basic banking principles. In 2006, Fifth Third initiated its Young Bankers Club with the Chicago Public School by providing a ten-week financial literacy program geared toward fifth graders teaching the importance of budgeting and saving.
- Minority Student Awareness Program – This program is targeted to minorities to increase their awareness of employment opportunities in the banking industry. Fifth Third has partnered this program with five of the Chicago Public Schools. The program has seven current interns and eleven seniors have been recruited.
- Officers and managers spent over 1,550 hours through involvement with local organization as members of the organization board in an officer role or other role providing financial expertise.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: CINCINNATI/MIDDLETOWN KY & IN MULTISTATE MSA: ² Satisfactory

The lending test is rated: “High Satisfactory”

The investment test is rated: “High Satisfactory”

The service test is rated: “Outstanding”

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of HMDA loans reflects an excellent penetration among borrowers of different income levels;
- The distribution of small business lending reflects a barely adequate penetration among businesses of different sizes;
- The bank makes a relatively high level of community development loans in this assessment area;
- The bank has a good level of qualified investments;
- Service delivery systems are readily accessible to all portions of the assessment areas and to individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination is consistent with the overall scope of the examination in the institution summary.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CINCINNATI/MIDDLETOWN KY & IN MULTISTATE MSA

Fifth Third’s operations in the Cincinnati/Middletown, Indiana and Kentucky assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA-reportable lending activity in this assessment area accounts for 3.7% of the bank’s total HMDA-reportable activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third Bank Michigan was ranked sixth of 87 institutions in the Cincinnati/Middletown MSA with 3.4% of the market share; Fifth Third Bank Ohio was ranked first out of 87 institutions within this MSA. As of December 31, 2006, the bank operated 34 banking centers in this assessment area, which account for 4.7% of all the banking centers in the combined assessment areas. The bank’s primary competitors include offices and/or banking centers of Fifth Third Bank Ohio, US Bank NA, National City Bank, and PNC Bank NA.

² This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

In 2006, Fifth Third's Cincinnati/Middletown Multistate MSA assessment area included the following counties by state:

Indiana

- Dearborn County

Kentucky

- Boone, Campbell, Kenton, and Pendleton Counties

In addition, the bank serves the residents and businesses of the following communities, although it does not maintain any banking centers within these counties:

Indiana

- Franklin and Ohio Counties

Kentucky

- Gallatin and Grant Counties

There were a total of 107 census tracts in the assessment area, including six low-income tracts representing 5.6%, 29 moderate-income tracts representing 27.1%, 59 middle-income tracts representing 55.1%, and 13 upper-income tracts representing 12.1% of the census tracts.

Six community representatives were interviewed, who identified local needs as rural economic development, small business loans, infrastructure financing for rural areas, and educational programming for small businesses. In general, banks were characterized as reactive rather than proactive and somewhat unwilling to be flexible.

Housing Characteristics

Housing characteristics for the Cincinnati/Middletown assessment area are based on 2000 Census data. There were approximately 181,055 housing units within the bank's assessment area, of which 66.4% were owner-occupied, 26.7% were rental units, and the remaining 7% were vacant. The median housing value based on 2000 Census data was \$105,287.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 9.5% in the low-income census tracts, and 5.7% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 3% and 2.3%, respectively. The unemployment rate for the assessment area as a whole was 3.7%. By comparison, the unemployment rates for the states of Indiana and Kentucky were 4.9% and 5.7%, respectively.

Population Characteristics

In 2000, total population within the assessment area was 444,598. The percentage of the population that lives within low- and moderate-income census tracts was 3% and 22.9%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$53,074, with 18.8% of families living on low incomes, 19.3% living on moderate incomes, 25.3% living on middle incomes, and 36.6% living on upper incomes. In addition, 6.5% of the families lived on incomes that fall below the poverty level. The median family income in the assessment area was higher than the median family income for both Indiana (\$50,261) and Kentucky (\$40,939).

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	5.6	3,175	2.7	1,137	35.8	22,452	18.8
Moderate-income	29	27.1	26,346	22.1	2,930	11.1	23,046	19.3
Middle-income	59	55.1	68,957	57.7	3,195	4.6	30,266	25.3
Upper-income	13	12.1	20,950	17.5	492	2.3	43,664	36.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	107	100.0	119,428	100.0	7,754	6.5	119,428	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,725	1,553	1.3	23.1	4,273	63.5	899	13.4
Moderate-income	44,310	25,068	20.8	56.6	14,576	32.9	4,666	10.5
Middle-income	101,942	71,383	59.3	70.0	24,845	24.4	5,714	5.6
Upper-income	28,078	22,272	18.5	79.3	4,622	16.5	1,184	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	181,055	120,276	100.0	66.4	48,316	26.7	12,463	6.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	467	3.2	386	3.0	48	3.9	33	5.8
Moderate-income	3,638	24.6	3,104	24.0	373	30.2	161	28.2
Middle-income	8,435	57.1	7,479	57.7	657	53.2	299	52.4
Upper-income	2,221	15.0	1,987	15.3	156	12.6	78	13.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,761	100.0	12,956	100.0	1,234	100.0	571	100.0
Percentage of Total Businesses:				87.8		8.4		3.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	98	16.6	98	16.6	0	0.0	0	0.0
Middle-income	461	78.1	461	78.1	0	0.0	0	0.0
Upper-income	31	5.3	31	5.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	590	100.0	590	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CINCINNATI/MIDDLETOWN ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Cincinnati/Middletown KY & IN assessment area is "High Satisfactory." Lending volume is sufficient to help meet community credit needs. The geographic distribution of loans is good, though stronger performance was noted in small business lending. The borrower distribution of HMDA loans is excellent, but the distribution of small business loans to businesses with \$1 million or less in revenue is barely adequate. Community development lending enhances lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. The bank originated and purchased 3.7% of its total HMDA loans and 2.8% of its total small business loans in this assessment area.

In 2005, Fifth Third Mortgage ranked second and Fifth Third Bank ranked 32nd of 465 reporting institutions in overall HMDA lending market share in this assessment area and ranked second and 24th of 453 in 2006, respectively.

In 2005, Fifth Third ranked eighth of 64 reporting institutions in overall CRA lending market share in this assessment area and ranked ninth out of 63 reporting institutions in 2006.

Geographic Distribution

The geographic distribution of HMDA-lending is good, while small business lending is excellent. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 1,130 loans in 2005 and 1,045 loans in 2006, a decrease of 7.5%. Home purchase loans in this assessment area represent 47.1% of total HMDA loans reported in this assessment area in 2005 and 49.5% in 2006.

In 2005, the bank made 17 loans or 1.5% of its loans in low-income geographies and 193 loans or 17.1% of its loans in moderate-income geographies, which was above the aggregate of lenders who made 1.2% in low-income geographies and the same as the aggregate of lenders who made 17.1% in moderate-income geographies. The bank outperformed the aggregate of lenders, excluding subprime lenders. The bank performed above the owner-occupancy rate of 1.3% in low-income geographies and below the 20.8% in moderate-income geographies. In 2006, the bank made 8 loans or 0.8% of its loans in low-income geographies and 172 loans or 16.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 1,186 loans in 2005 to 987 loans in 2006, a 16.7% decrease. Refinance loans in this assessment area represent 49.4% of total HMDA loans reported in this assessment area in 2005 and 46.7% in 2006.

In 2005, the bank made 13 loans or 1.1% of its loans in low-income geographies and 187 loans or 15.8% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 1.2% in low-income geographies and 18.2% in moderate-income geographies, but above the aggregate of lenders, excluding subprime lenders, in low-income geographies and below in moderate-income geographies. This was below the owner-occupancy rates of 1.3% in low-income geographies and 20.8% in moderate-income geographies. In 2006, the bank made 17 loans or 1.7% of its loans in low-income geographies and 157 loans or 15.9% of its loans in moderate-income geographies, which was above the owner-occupancy rate in low-income geographies and below the owner-occupancy rate in moderate-income geographies. The bank's overall performance is good.

Small Business Loans

The bank made 508 small business loans within this assessment area in 2005 and made 326 in 2006, a decrease of 35.8%.

In 2005, the bank originated 18 or 3.5% of its small business loans in low-income geographies and 136 or 26.8% in the moderate-income geographies, which was more than the total percentage of the businesses in low-income geographies (3.2%) and in moderate-income geographies (24.6%) in this assessment area. The bank outperformed the aggregate of lenders who made 2.8% of their loans in low-income geographies and 20.1% of their small loans to businesses in moderate-income geographies. In 2006, the bank originated 11 or 3.4% of its small business loans in low-income geographies and 70 loans or 21.5% of its loans in moderate-income geographies, which was above the percentage of total businesses in low-income geographies and below in moderate-income geographies. The bank's overall performance is excellent.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is excellent for HMDA lending and barely adequate for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 143 loans or 12.7% of its loans to low-income borrowers and 348 loans or 30.8% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 10.0% of their loans to low-income borrowers and 25.5% of their loans to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 18.8% of the families in the assessment area and moderate-income families comprise 19.3% of the families in the assessment area.

In 2006, the bank's home purchase loans decreased to 130 loans or 12.4% of its loans to low-income borrowers and 274 loans or 26.2% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.5%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, home purchase lending to low-income borrowers is good and to moderate-income borrowers is excellent. The bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made 128 loans or 10.8% of its loans to low-income borrowers and 287 loans or 24.2% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 9.5% to low-income borrowers and 21.1% to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 114 loans or 11.6% of its loans to low-income borrowers and 230 loans or 23.3% of its loans to moderate-income borrowers. Considering the families below the poverty level, home purchase lending to low-income borrowers is good and to moderate-income borrowers is excellent. The bank's overall performance is excellent.

Small Business Loans

In 2005, the bank originated 41.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 87.8% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 48.1% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 46.9% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. The bank's overall performance is barely adequate.

Community Development Loans

Fifth Third made a relatively high level of community development loans. In 2005 and 2006, the bank originated 14 community development loans totaling \$2.6 million in the Cincinnati/Middletown assessment area. Community development loans decreased \$8.4 million or 76.3% since the previous evaluation. Management reported that community development is still strong in this area, but more of the development is targeted to middle- and upper-income areas than in the past. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families. Fifth Third also made a \$40 million community development loan to the Kentucky Housing Corporation that benefits the Commonwealth of Kentucky.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "High Satisfactory." Fifth Third funded \$2.5 million in total investments during this evaluation period. Qualified investments slightly increased \$0.1 million or 5.2% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Cincinnati/Middletown assessment area is "Outstanding."

Retail Services

Delivery services are readily accessible to the bank's geographies and individuals of different income levels within its assessment area. The bank's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 34 banking centers within this assessment area: one in low-income, 10 in moderate-income, 17 in middle-income, and six in upper-income census tracts. The total banking centers in this assessment area represent 4.7% of all the bank's banking centers. Banking centers in low-income geographies represent 2.9% of the banking centers in this assessment area and moderate-income geographies represent 29.4%. Banking centers within the low-income tracts are the same as the 2.9% of families living in those areas and in moderate-income tracts are more than the 22.1% of families living in those areas. Banking centers within low-income tracts are less than the 5.6% of low-income census tracts and more than the 27.1% of moderate-income tracts. As of December 31, 2006, the bank had 51 full-service ATMs in this assessment area: one in low-income, 17 in moderate-income, 25 in middle-income, and eight in upper-income census tracts. The bank had 26 cash dispensing ATMs in this assessment area: two in low-income, 10 in moderate-income, 11 in middle-income, and three in upper-income census tracts. ATMs in low-income geographies comprise 3.9% of the ATMs in this assessment area and in moderate-income geographies comprise 35.1%. The ATM distribution within the low- and moderate-income tracts was more than the percentage of families living in those areas. The ATM distribution within the low-income tracts was less than the percentage of low-income tracts, but more than the percentage of moderate-income tracts.

Based on this analysis, retail delivery systems to low- and moderate-income geographies are excellent. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Ten additional banking centers are within one mile of a low- or moderate-income geography.

Of the four banking centers opened since the previous evaluation, all were in middle-income census tracts. Four banking centers that were located in middle-income tracts have been closed since the previous evaluation.

Community Development Services

The bank is a leader in providing community development services.

Fifth Third homeownership mobile classroom visited Erlanger, Kentucky on April 29, 2006, generating five hours of services and had 77 visitors, with four receiving credit counseling.

Fifth Third's officers and employees conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. Program involvement includes:

- Brighton Center – A community development and social service agency that provides affordable housing, workforce training, and social services to low- and moderate-income clients.
- Housing Opportunities of Northern Kentucky – A non-profit housing developer that builds new and rehabs existing homes for low- and moderate-income families.
- The Southbank Fund, Inc. – A non-profit community development financial institution with a mission to accelerate community development in distressed low- and moderate-income geographies by providing financing to residents, business owners, and developers.
- High Point Family Care – A 501(c)(3) organization that provides subsidized health care through four primary care medical offices, a clinic for the homeless in Covington, and five school-based health centers.
- United Ministries – A non-profit organization that provides emergency and temporary assistance to the poor and people in transient situations by providing food, clothing, financial assistance, and GED classes.
- Welcome House of Northern Kentucky – A non-profit organization that provides care and assistance to the homeless.
- Covington Partners in Prevention – A local coalition of community members who promote positive youth development for at-risk youth through prevention and early intervention strategies in collaboration with the schools of Covington, Kentucky.
- Northern Kentucky Covington Don't Borrow Trouble Campaign – This program began in 2006 and is targeted at informing consumers about bad lending practices to prevent usage of predatory loans in co-operation with Freddie Mac, the Commonwealth of Kentucky, and the City of Covington. This outreach program has been provided to over 250 individuals and involved approximately 16 community groups and financial institutions.
- Life Learning Center – A non-profit organization providing educational counseling and job assistance to individuals who are economically disadvantaged due to changes in their life. In 2006, Fifth Third, in cooperation with Catholic Services of Northern Kentucky, has been providing financial literacy services.
- Young Bankers Club – Fifth Third partnered with the Northern Kentucky Public School to launch a hands-on financial literacy program that is geared toward the fifth grade students. A 10-week curriculum is taught in a once-a-week session held during the school day. The curriculum meets local and state educational standards in both mathematics and social studies. A Fifth Third employee is responsible for teaching the curriculum and providing leadership and guidance. Since the program was launched in 2004, Fifth Third has worked with six schools and presented the program to 336 students.

- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2005, a \$50,000 grant was awarded to Neighborhood Investment Partners, Inc. located in Covington.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: EVANSVILLE IN & KY MULTISTATE MSA:³ Satisfactory

The lending test is rated: “High Satisfactory”

The investment test is rated: “Outstanding”

The service test is rated: “High Satisfactory”

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of loans reflects a good penetration throughout the assessment area;
- The distribution of HMDA loans reflects an excellent penetration among borrowers of different income levels;
- The distribution of small business lending reflects an adequate penetration among businesses of different sizes;
- The bank makes an adequate level of community development loans in this assessment area;
- The bank has an excellent level of qualified investments;
- Service delivery systems are accessible to all portions of the assessment areas and to individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has adversely affected the accessibility of its delivery systems in low-income geographies; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination is consistent with the overall scope of the examination in the institution summary.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE EVANSVILLE IN & KY MULTISTATE MSA

Fifth Third’s operations in the Evansville Multistate MSA, Indiana and Kentucky assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 2.2% of the bank’s total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third was ranked second of 25 institutions in the Evansville Multistate MSA with 28.5% of the deposit market share. As of December 31, 2006, the bank operated 28 banking centers in this assessment area, which accounts for 3.9% of all the banking centers in the combined assessment areas. The bank’s primary competitors include offices and/or banking centers of Old National Bank, Integra Bank NA, and Bank of Evansville.

³ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

In 2006, Fifth Third's Evansville assessment area included the following portions of the Evansville Multistate MSA:

Indiana

- Gibson, Posey, Vanderburgh, and Warrick Counties

Kentucky

- Henderson County

There were a total of 81 census tracts in the assessment area. Of these census tracts, three were low-income representing 3.7%, 23 were moderate-income representing 28.4%, 38 were middle-income representing 47%, and 17 were upper-income representing 21% of all of the tracts within the assessment area.

One community representative was interviewed, who identified credit and working capital for small businesses and start-up enterprises as critical needs within the assessment area. The contact indicated that there is a gap between the intent of the small business lending programs introduced by banks and the outcomes of those programs; available credit continues to be less than what is necessary to meet demand.

Housing Characteristics

Housing characteristics are based on 2000 Census data. Approximately 66.4% of the housing units were owner-occupied, 26.4% were rental units, and the remaining 7.3% were vacant. The median housing values for the MSA, the State of Indiana, and the Commonwealth of Kentucky were \$82,705, \$79,600 and \$92,500, respectively. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 12.3% in the low-income census tracts, and 8.8% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.4% and 3%, respectively. Based on the same report, the unemployment rate in the Evansville/Middletown Multistate MSA was 5.1%, which was higher than the unemployment rate for Indiana (4.9%), but lower than the unemployment rate for Kentucky (5.7%).

Population Characteristics

Based on 2000 Census data, the total population within the assessment area was 328,695. The percentage of the population in low- and moderate-income geographies was 2.4% and 22.1%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$48,759, with 18.5% of families living on low incomes, 18.2% living on moderate incomes, 24.1% living on middle incomes, and 39.2% living on upper incomes. In addition, 7% of the families lived below the poverty level. The median family income in the assessment area was lower than the median family income for the state of Indiana (\$50,261), but higher than the state of Kentucky (\$40,939), and fairly consistent with the entire Evansville/Middletown MSA (\$48,255).

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.7	1,796	2.0	479	26.7	16,543	18.5
Moderate-income	23	28.4	18,012	20.2	2,875	16.0	16,232	18.2
Middle-income	38	46.9	46,754	52.4	2,432	5.2	21,501	24.1
Upper-income	17	21.0	22,737	25.5	489	2.2	35,023	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	81	100.0	89,299	100.0	6,275	7.0	89,299	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,613	1,446	1.5	40.0	1,571	43.5	596	16.5
Moderate-income	34,605	16,136	17.2	46.6	14,958	43.2	3,511	10.1
Middle-income	73,005	51,092	54.4	70.0	17,010	23.3	4,903	6.7
Upper-income	30,290	25,240	26.9	83.3	3,755	12.4	1,295	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	141,513	93,914	100.0	66.4	37,294	26.4	10,305	7.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	244	2.3	193	2.1	39	3.5	12	3.5
Moderate-income	3,024	28.6	2,541	27.9	385	34.4	98	28.3
Middle-income	5,176	49.0	4,481	49.2	526	47.0	169	48.8
Upper-income	2,130	20.1	1,895	20.8	168	15.0	67	19.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,574	100.0	9,110	100.0	1,118	100.0	346	100.0
Percentage of Total Businesses:				86.2		10.6		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	43	5.5	43	5.6	0	0.0	0	0.0
Middle-income	477	61.2	472	61.0	5	83.3	0	0.0
Upper-income	259	33.2	258	33.3	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	780	100.0	774	100.0	6	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EVANSVILLE ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Evansville assessment area is "High Satisfactory." Lending levels are sufficient to help meet community credit needs. The geographic distribution of lending is good. The borrower distribution of HMDA lending is excellent, but is adequate for small business lending. Community development lending is adequate.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 2.2% of the bank's total HMDA loans and 3.5% of the bank's total small business loans.

In 2005, Fifth Third Mortgage ranked second and Fifth Third Bank ranked 20th of 336 lenders in overall HMDA lending market share in this assessment area and ranked third and 25th of 343 lenders in 2006, respectively.

In 2005, Fifth Third ranked fifth of 49 reporting institutions in overall CRA lending market share in this assessment area and ranked sixth of 47 reporting institutions in 2006.

Geographic Distribution

The geographic distribution of HMDA and small business lending is good. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined due to a decrease in demand for home purchase loans. The bank made 927 loans in 2005 and 835 loans in 2006, a decrease of 9.9%. Home purchase loans in this assessment area represent 61.6% of the total HMDA loans reported in this assessment area in 2005 and 65.3% in 2006.

In 2005, the bank made five loans or 0.5% of its loans in low-income geographies and 142 loans or 15.3% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 0.8% in low-income geographies and the same as the aggregate of lenders in moderate-income geographies. The bank outperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 1.5% and 17.2% in low- and moderate-income geographies, respectively. In 2006, the bank made six loans or 0.7% of its loans in low-income geographies and 112 loans or 13.4% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good considering the limited number of low-income census tracts.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 496 loans in 2005 to 407 loans in 2006, a 17.9% decrease. Refinance loans in this assessment area represent 33.0% of the bank's total HMDA loans reported in this assessment area in 2005 and 31.8% in 2006.

In 2005, the bank made three loans or 0.6% of its loans in low-income geographies and 76 loans or 15.3% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 1.5% and 18.6% of their refinance loans in low- and moderate-income geographies, respectively. The bank underperformed the aggregate of lenders, excluding subprime lenders, in low-income geographies and outperformed in moderate-income geographies. The bank performed below the owner-occupancy rates of 1.5% and 17.2% in low- or moderate-income geographies, respectively. In 2006, the bank made three loans or 0.7% of its loans in low-income geographies and 76 loans or 18.7% of its loans in moderate-income geographies, which was below the owner-occupancy rate in low-income geographies and above in moderate-income geographies. The bank's overall performance is good, considering the limited number of low-income tracts.

Small Business Loans

The bank made 720 small business loans within this assessment area in 2005 and made 518 in 2006, a decrease of 28.1%.

In 2005, the bank originated 20 or 2.8% of its small business loans in low-income geographies and 197 or 27.4% in the moderate-income geographies, which was more than the total percentage of the businesses in low-income geographies (2.3%) and below the percentage of the total businesses in moderate-income geographies (28.6%) in this assessment area. The bank outperformed the aggregate of lenders who made 1.5% of their loans in low-income geographies and 24.8% of their small loans to businesses in moderate-income geographies. In 2006, the bank originated four or 0.8% of its small business loans in low-income geographies and 135 loans or 26.1% of its loans in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is excellent for HMDA lending and adequate for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 97 loans or 10.5% of its loans to low-income borrowers and 219 loans or 23.6% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 10.2% of their loans to low-income borrowers and 22.0% of their loans to moderate-income borrowers, but underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 18.5% of the families in the assessment area and moderate-income families comprise 18.2% of the families in the assessment area. In 2006, the bank's home purchase loans decreased to 91 loans or 10.9% of its loans to low-income borrowers and 170 loans or 20.4% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.0%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, home purchase lending to low-income borrowers is good and to moderate-income borrowers is excellent. The bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made 48 loans or 9.7% of its loans to low-income borrowers and 96 loans or 19.4% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 10.8% to low-income borrowers and 21.1% to moderate-income borrowers. In 2006, the bank made 46 loans or 11.3% of its loans to low-income borrowers and 94 loans or 23.1% of its loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Considering the families below the poverty level, refinance lending to low-income borrowers is good and to moderate-income borrowers is excellent. The bank's overall performance is excellent.

Small Business Loans

In 2005, the bank originated 58.3% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 86.2% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 44.1% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 59.7% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is adequate.

Community Development Loans

Fifth Third made an adequate level of community development loans. In 2005 and 2006, the bank originated 10 community development loans totaling \$1.4 million in the Evansville assessment area. Community development loans decreased \$12.4 million or 89.4% since the previous evaluation. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "Outstanding." Fifth Third funded \$1.9 million in total investments during this evaluation period. Qualified investments increased \$0.1 million or 10.1% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Evansville assessment area is "High Satisfactory."

Retail Services

Delivery services are accessible to the bank's geographies and individuals of different income levels within its assessment area. The bank's record of opening and closing offices has adversely affected the accessibility of its delivery systems, particularly to low-income geographies and individuals. The services provided are tailored to the convenience and needs of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 28 banking centers within this assessment area: none in low-income, six in moderate-income, 15 in middle-income, and seven in upper-income census tracts. The total banking centers in this assessment area represent 3.9% of all the bank's banking centers. Banking centers in moderate-income geographies represent 21.4% of the banking centers in this assessment area. This assessment area consists of three or 3.7% low-income census tracts and 2.0% of the families are in low-income census tracts. Banking centers within the moderate-income tracts are less than the 28.4% of moderate-income tracts in this assessment area and more than the 20.2% of families living in those areas. As of December 31, 2006, the bank had 37 full-service ATMs in this assessment area: none in low-income, nine in moderate-income, 19 in middle-income, and nine in upper-income census tracts. The bank had nine cash dispensing ATMs in this assessment area: none in low-income, three in moderate-income, four in middle-income, and two in upper-income census tracts. ATMs in moderate-income geographies comprise 26.1% of the ATMs in this assessment area. The ATM distribution within the moderate-income tracts was less than the percentage of moderate-income tracts, but more than the percentage of families living in those areas.

Based on this analysis, retail delivery systems are considered very poor to low-income tracts, but good to moderate-income tracts. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Five additional banking centers are within one mile of a low- or moderate-income geography.

Of the two banking centers opened since the previous evaluation, one was in a moderate-income census tract and one in an upper-income tract. Five banking centers have been closed since the previous evaluation: one from a low-, one from a moderate-, one from an upper-, and two from a middle-income tract.

Community Development Services

The bank is a leader in providing community development services.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. Program involvement includes:

- Front Door Pride – An officer serves as the chairman of this organization that creates affordable housing initiatives designed to revitalize distressed low- and moderate-income neighborhoods in this assessment area.
- CAPE – An officer serves on the long-range planning committee of this organization that provides low- and moderate-income housing, weatherization programs, job training, and head start services.
- Caver Community Organization – An officer provides grant sourcing and budgeting services to this organization that provides daycare and education programs to low- and moderate-income families.
- Evansville Housing Trust Fund – An officer serves on the mayoral-appointed committee that allocates funds to developers for rehabilitation or construction of new housing units in low- and moderate-income communities.
- Habitat for Humanity – An officer provides counseling assistance to this organization that provides housing to low- and moderate-income families.
- Hope of Evansville – An officer provides financial forecasting and budgeting assistance to this housing agency that works with low- and moderate-income families and provided a first-time homebuyers program to 22 individuals in 2005 and 2006.
- Indiana Business Diversity Council – Financial training was provided to 49 individuals on how to obtain financing and understanding the importance of credit in 2005 and 2006.
- SCORE – Quarterly training was provided to 65 individuals on how a new business can become bankable in 2005 and 2006.
- Shawnee Trace Workforce Investment Board – An officer provided assistance with grants, budgeting, and programming for this organization's job training and job placement services.
- Neighborhood Economic Development Center – Fifth Third provides quarterly workshops for the start-up of small businesses and on managing a business through this organization. In 2005 and 2006, 97 individuals attended these workshops.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2005, a \$225,092 grant was awarded to Henderson County Health Care Corp.
- Junior Achievement Program – Five bank associates provided 10 weeks of economics and financial lessons and job shadowing to 280 middle school students in 2005 and 2006 from low- and moderate-income families.

- “Teach Children to Save” – Eleven Fifth Third associates used the American Banker’s Association program intended to improve students’ understanding about personal financial. In April 2006, sixteen presentations were provided to 1,190 students.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: LOUISVILLE KY & IN MSA:⁴ Satisfactory

The lending test is rated: "Outstanding"

The investment test is rated: Low Satisfactory

The service test is rated: "High Satisfactory"

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of HMDA loans reflects a good penetration and for small business loans reflect an excellent penetration throughout the assessment area;
- The distribution of HMDA loans reflects an excellent penetration among borrowers of different income levels for home purchase lending and good for refinance lending;
- The distribution of small business lending reflects a poor penetration among businesses of different sizes;
- The bank has been a leader in making community development loans in this assessment area;
- The bank has an adequate level of qualified investments;
- Service delivery systems are accessible to essentially all portions of the assessment areas and to individuals of different income levels in its assessment areas;
- The record of opening and closing banking centers has adversely affected the accessibility of its delivery systems in moderate-income geographies; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination is consistent with the overall scope of the examination in the institution summary.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LOUISVILLE KY & IN MULTISTATE MSA

Fifth Third's operations in the Louisville, Kentucky, and Indiana multistate assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 3.8% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third was ranked fourth of 43 institutions in the Louisville Multistate MSA with 9.7% of the market share. As of December 31, 2006, the bank operated 45 banking centers in this assessment area, which accounts for 6.2% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of National City Bank of Kentucky, JP Morgan Chase Bank NA, and PNC Bank NA.

⁴ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

The portions of the Louisville Multistate MSA that comprise the bank's assessment area include 241 census tracts. The following tract income designations are represented within the assessment area: 14 are low-income representing 5.8%, 63 are moderate-income representing 26.1%, 98 are middle-income representing 40.7%, and 66 are upper-income representing 27.4%.

The portions of this multistate MSA that are included in the assessment area are the following counties by state:

Indiana

- Clark and Floyd Counties

Kentucky

- Jefferson, Oldham, and Shelby Counties

The bank also serves the residents and businesses of Harrison County in Indiana and Bullitt County in Kentucky; however, it does not operate any banking centers within those counties.

Three community representatives were interviewed who identified financing for affordable housing as a key challenge facing this assessment area. Tax credit projects are less readily available, as are other funding sources from state and federal government offices. Banks are filling the gap in providing funding for traditional affordable housing projects that target working families earning low and moderate incomes.

Housing Characteristics

Available housing characteristics are based on 2000 Census data. There were approximately 441,355 housing units within this MSA. Approximately 64.5% of the housing units were owner-occupied, 29.6% were rental units, and the remaining 5.9% were vacant units. The median housing value was \$101,081. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values. Vacant and abandoned properties in low- and moderate-income neighborhoods have increased. Many of these properties are older and need rehabilitation or demolition.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 4.6% throughout the Louisville MSA assessment area. Unemployment figures by tract income were approximately 18.2% in low-income census tracts and 8.0% in moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 3.8% and 2.6%, respectively. The unemployment rate for the Louisville Multistate MSA was lower than the unemployment rates for the states of Indiana and Kentucky, which were 4.9% and 5.7%, respectively. Manufacturing jobs have continued to decrease.

Population Characteristics

According to the 2000 Census, there were approximately one million people living within the bank's assessment area. Based on the Census Bureau's estimates, the population within the entire MSA totals approximately 9.3 million. The bank did not take the entire MSA as its assessment area; rather, it took portions only. The percentage of the population that lives within low- and moderate-income geographies is 4.4% and 19.7%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$49,301 in 2005, with 19.5% of families living on low incomes, 17.7% living on moderate incomes, 22.5% living on middle incomes, and 40.4% living on upper incomes. In addition, 8.3% of the families lived on incomes that fall below the poverty level.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	5.8	10,878	3.9	5,012	46.1	54,309	19.5
Moderate-income	63	26.1	50,085	17.9	8,819	17.6	49,276	17.7
Middle-income	98	40.7	132,124	47.3	7,240	5.5	62,782	22.5
Upper-income	66	27.4	86,007	30.8	1,973	2.3	112,727	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	241	100.0	279,094	100.0	23,044	8.3	279,094	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,440	5,347	1.9	26.2	12,639	61.8	2,454	12.0
Moderate-income	93,444	43,624	15.3	46.7	42,122	45.1	7,698	8.2
Middle-income	200,686	140,051	49.2	69.8	51,118	25.5	9,517	4.7
Upper-income	126,785	95,558	33.6	75.4	24,863	19.6	6,364	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	441,355	284,580	100.0	64.5	130,742	29.6	26,033	5.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,689	4.3	1,345	4.0	289	7.2	55	4.7
Moderate-income	8,620	22.0	7,085	20.9	1,225	30.4	310	26.3
Middle-income	14,733	37.7	13,017	38.4	1,318	32.7	398	33.8
Upper-income	14,089	36.0	12,477	36.8	1,198	29.7	414	35.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	39,131	100.0	33,924	100.0	4,030	100.0	1,177	100.0
Percentage of Total Businesses:				86.7		10.3		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	0.7	5	0.7	0	0.0	0	0.0
Moderate-income	21	2.8	20	2.7	1	14.3	0	0.0
Middle-income	453	61.2	450	61.4	3	42.9	0	0.0
Upper-income	261	35.3	258	35.2	3	42.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	740	100.0	733	100.0	7	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOUISVILLE ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Louisville assessment area is "Outstanding." Lending volume is sufficient to help meet community credit needs. Geographic distribution of lending is good, but stronger for small business lending. Borrower distribution is excellent for home purchase lending and good for refinance lending, but poor for small business lending. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 3.8% of the bank's total HMDA loans and 4.4% of its total originated small business loans.

In 2005, Fifth Third Mortgage ranked seventh and Fifth Third Bank ranked 57th of 542 lenders in overall HMDA lending market share in this assessment area and ranked eighth of 31st of 531 lenders in 2006.

In 2005, Fifth Third ranked 12th of 86 reporting institutions in overall CRA lending market share in this assessment area and ranked 14th of 82 reporting institutions in 2006.

Geographic Distribution

The geographic distribution of HMDA is good, while small business lending is excellent. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 increased due to an increase in demand for home purchase loans in this assessment area. The bank made 1,157 loans in 2005 and 1,239 loans in 2006, an increase of 7.1%. Home purchase loans in this assessment area represent 53.6% of the total HMDA loans reported in this assessment area in 2005 and 53.2% in 2006.

In 2005, the bank made nine loans or 0.8% of its loans in low-income geographies and 163 loans or 14.1% of its loans in moderate-income geographies, which was the same as the aggregate of lenders who made 0.8% in low-income geographies and below the aggregate of lenders who made 15.3% in moderate-income geographies. The bank underperformed the aggregate of lenders, excluding subprime lenders, in low-income geographies and outperformed in moderate-income geographies. The bank performed below the owner-occupancy rates of 1.9% and 15.3% in low- or moderate-income geographies, respectively. In 2006, the bank made nine loans or 0.7% of its loans in low-income geographies and 145 loans or 11.7% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Refinance Loans

Although there has been a decline in market demand for refinancing, Fifth Third's volume increased from 860 loans in 2005 to 913 loans in 2006, a 6.2% increase. Refinance loans in this assessment area represent 39.8% of total HMDA loans reported in this assessment area in 2005 and 39.2% in 2006.

In 2005, the bank made six loans or 0.7% of its loans in low-income geographies and 97 loans or 11.3% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 1.5% and 18.6% of their refinance loans in low- or moderate-income geographies, respectively. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 1.9% and 15.3% in low- or moderate-income geographies, respectively. In 2006, the bank made 14 loans or 1.5% of its loans in low-income geographies and 112 loans or 12.3% of its loans in moderate-income geographies; this was below the owner-occupancy rates. The bank's overall performance is good.

Small Business Loans

The bank made 613 small business loans within this assessment area in 2005 and made 519 in 2006, a decrease of 15.3%.

In 2005, the bank originated 48 or 7.8% of its small business loans in low-income geographies and 178 or 29.0% in the moderate-income geographies, which was more than the total percentage of the businesses in low-income geographies (4.3%) and the percentage of the total businesses in moderate-income geographies (22.0%) in this assessment area. The bank outperformed the aggregate of lenders who made 1.5% of their loans in low-income geographies and 24.8% of their loans in moderate-income geographies. In 2006, the bank originated 38 or 7.3% of its small business loans in low-income geographies and 149 loans or 28.7% of its loans in moderate-income geographies, which was above the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is excellent.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is excellent for home purchase, good for refinance, and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 124 loans or 10.7% of its loans to low-income borrowers and 308 loans or 26.6% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 10.2% of their loans to low-income borrowers and 22.0% of their loans to moderate-income borrowers and also outperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 19.5% of the families in the assessment area and moderate-income families comprise 17.7% of the families in the assessment area.

In 2006, the bank's home purchase loans increased to 147 loans or 11.9% of its loans to low-income borrowers and 303 loans or 24.5% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 8.3%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, home purchase lending to low-income borrowers is good and to moderate-income borrowers is excellent. The bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made 74 loans or 8.6% of its loans to low-income borrowers and 161 loans or 18.7% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 10.8% to low-income borrowers and 21.1% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 69 loans or 7.6% of its loans to low-income borrowers and 194 loans or 21.2% of its loans to moderate-income borrowers. Considering the families below the poverty level, refinance lending to low-income borrowers is adequate and to moderate-income borrowers is excellent. The bank's performance is good.

Small Business Loans

In 2005, the bank originated 32.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 86.7% of the businesses in all revenue categories. The bank underperformed the aggregate of all lenders who made 44.1% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 35.6% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third was a leader in making community development loans, and made use of innovative and/or flexible lending practices in serving assessment area credit needs. In 2005 and 2006, the bank originated 47 community development loans totaling \$81.7 million in the Louisville assessment area. Community development loans decreased \$1.6 million or 2% since the previous evaluation, but remain strong when compared to other lenders in this assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families. Fifth Third also made a \$40 million community development loan to the Kentucky Housing Corporation that benefits the State of Kentucky.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "Low Satisfactory." Fifth Third funded \$9.2 million in total investments during this evaluation period. Qualified investments decreased \$5.6 million or 37.8% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Louisville assessment area is "High Satisfactory."

Retail Services

Delivery services are accessible to essentially all portions of the bank's assessment area. The bank's record of opening and closing offices has adversely affected the accessibility of its delivery systems, particularly to moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 45 banking centers within this assessment area: one in low-income, seven in moderate-income, 20 in middle-income, and 17 in upper-income census tracts. Banking centers in low-income geographies represent 2.2% of the banking centers in this assessment area and moderate-income geographies represent 15.6%. The total banking centers in this assessment area represent 6.2% of all the bank's banking centers. Banking centers in low-income tracts are less than the 3.9% of families living in those areas and in moderate-income tracts are less than the 17.9% of families living in those areas. The banking center distribution was less than the 5.8% of low-income census tracts and 26.1% of moderate-income tracts in this assessment area. As of December 31, 2006, the bank had 48 full-service ATMs in this assessment area: one in low-income, eight in moderate-income, 19 in middle-income, and 20 in upper-income census tracts. The bank had 36 ATMs in this assessment area: three in low-income, 22 in moderate-income, four in middle-income, and seven in upper-income census tracts. ATMs in low-income geographies consist of 4.8% of the ATMs in this assessment area, and in moderate-income geographies, consist of 35.7% of the ATMs in this assessment area. The ATM distribution within the low- and moderate-income tracts was more than the percentage of families living in those areas. The ATM distribution was less than the 5.8% of low-income census tracts in this assessment area and more than the 26.1% of moderate-income tracts.

Based on this analysis alone, retail delivery systems would be considered adequate. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. One additional banking center is within 1/10th of a mile of a low- or moderate-income geography and an additional ten banking centers are within one mile.

Five banking centers opened since the previous evaluation: one in a moderate-income census tract, one in a middle-income tract, and three in an upper-income tract. Five banking centers have been closed since the previous evaluation: two in moderate-income tracts, one in a middle income tract, and two in upper-income tracts.

Community Development Services

The bank is a leader in providing community development services.

The E-Bus visited the Louisville assessment area in July 2005, generating 73.5 hours of services and had 1,219 visitors. Services provided included credit counseling to 376 visitors, assistance with eleven loan applications, opening of twelve deposit accounts and 62 loan pre-approvals.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. Program involvement includes:

- Yes...You Can Own A Home – In partnership with the Kentucky Housing Corporation, mortgage originators provided first time homebuyer seminars, which resulted in 21 grants totaling \$104,540 being provided in 2005 and 2006.
- Homeownership Counseling Programs – Fifth Third provided several homeownership programs through partnership with local government and organizations, which resulted in 131 grants totaling \$10,675 being provided in 2005 and 2006.
- Down Payment & Closing Cost Assistance Programs – Fifth Third assisted government agencies, local businesses, and organizations in providing grants through their down payment and closing cost assistance program. The following grants were provided in 2005 and 2006:
 - Through Section 8 Home Ownership, seven grants were provided.
 - Through the Federal Home Loan Bank's Home Ownership Program, five grants totaling \$10,486.
 - Through the Norton Health Care Employee Home Purchase Program, four grants totaling \$20,000.
 - Through the Neighborhood Gold program, 10 grants totaling \$40,124.
 - Through the City of Louisville's Soft Second program, 13 grants totaling \$116,233.
 - Through Genesis, three grants totaling \$12,150.
 - Through seven other programs or organizations, seven grants totaling \$59,442.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provided assistance to local organizations in obtaining affordable housing grants. In 2006, a \$21,000 grant was awarded to Kentucky Habitat for Humanity, Inc. located in the Louisville MSA.
- Jewish Family Services Multicultural Services – Fifth Third officers participated in the financial services fair targeted to approximately 300 newly-arrived immigrants from all over the world by providing training on financial services, business development, career options, and homeownership.
- Mayor's "Dollar Wise" Week – Fifth Third participated in this program by teaching seven classrooms of first graders in the Jefferson County Public Schools. This program was piloted in 2006 and based on the Teach Children to Save Day program announced by the Louisville branch of the Federal Reserve Bank of St. Louis, which encourages students to save and open minor savings accounts.

- The CRA Officer was asked to participate in the Mayor's Smoketown/Shelby Park Housing Rehabilitation Committee focusing on rehabilitation goals and direction in two very low-income neighborhoods.
- The CRA Officer serves on the Kentucky Habitat for Humanity's Board as president and on the committee exploring feasibility of doing rehabilitation projects. Technical assistance was also provided in pursuing a CDFI designation and financial assistance in obtaining a grant for \$99,895.
- The CRA Officer participates on the Clarksdale Revitalization Advisory Board for Hope VI public housing revitalization projects.

MULTISTATE METROPOLITAN AREA

CRA RATING FOR: SOUTH BEND/MISHAWAKA IN & MI MULTISTATE MSA:⁵ Satisfactory

The lending test is rated: “Low Satisfactory”

The investment test is rated: “High Satisfactory”

The service test is rated: “High Satisfactory”

Major factors supporting the rating include:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of home purchase loans reflects a good penetration and for refinance loans reflects a poor penetration throughout the assessment area;
- The geographic distribution of small business loans reflects a good penetration throughout the assessment area;
- The distribution of HMDA loans reflects a good penetration among customers of different income levels for home purchase loans and adequate for refinance loans;
- The distribution of lending reflects a poor penetration among businesses of different sizes;
- The bank makes an adequate level of community development loans in this assessment area;
- The bank has a good level of qualified investments;
- Service delivery systems are accessible to all portions of the assessment areas and to individuals of different income levels in its assessment areas; and,
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

The scope of the examination is consistent with the overall scope of the examination in the institution summary.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SOUTH BEND/MISHAWAKA IN & MI MULTISTATE MSA

Fifth Third’s operations in the South Bend/Mishawaka, Indiana & Michigan Multistate MSA assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 0.5% of the bank’s total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third was ranked sixth of 16 institutions in the South Bend/Mishawaka MSA with 5.1% of the market share. As of December 31, 2006, the bank operated five banking centers in this assessment area, which account for 0.7% of all the banking centers in the combined assessment areas. The bank’s primary competitors include offices and/or banking centers of 1st Source Bank, Keybank NA, and St. Joseph Capital Bank.

In 2006, Fifth Third’s South Bend/Mishawaka multistate assessment area included the entire MSA, which is comprised of St. Joseph County in Indiana and Cass County in Michigan.

⁵ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan area.

Based on 2000 Census data, there were a total of 84 census tracts in the assessment area: three low-income representing 3.6%, 26 moderate-income representing 31%, 43 middle-income representing 51.2%, and 12 upper-income census tracts representing 14.3%.

Four community representatives were interviewed who identified loans for small businesses and financing for entrepreneurs as critical to the future of this assessment area. Banks in general are believed to be active within the community, but they are also perceived as resistant to lending to owners of small businesses.

Housing Characteristics

Based on 2000 Census data, there were 130,897 housing units within this assessment area. Of these housing units, approximately 67.5% were owner-occupied, 24.5% were rental, and 8.0% were vacant. The median housing value was \$86,635. By comparison, the median housing value for the states of Indiana and Michigan were \$92,500 and \$110,300, respectively. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 11.2% in the low-income census tracts, and 9.3% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.6% and 2.9%, respectively. Based on the same data, the unemployment rate in the South Bend/Mishawaka Multistate MSA was 5.5%, which was higher than the unemployment rate for the state of Indiana (4.9%) and slightly lower than the unemployment rate for the state of Michigan (5.8%). Lost income is impacting the South Bend area due to the continued decline in manufacturing jobs.

Population Characteristics

In 2000, total population within the assessment area was 316,663. The percentage of the population in low- and moderate-income geographies was 1.5% and 23.3%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$49,112, with the following percentages of families within each income designation: 18.6% low-income, 18.9% moderate-income, 23.7% middle-income, and 38.8% upper-income. In addition, 7.4% of the families lived below the poverty level. By comparison, the median family income for the states of Indiana and Michigan were \$50,261 and \$53,457, respectively.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.6	1,135	1.4	327	28.8	15,144	18.6
Moderate-income	26	31.0	17,416	21.4	2,811	16.1	15,375	18.9
Middle-income	43	51.2	45,099	55.4	2,570	5.7	19,271	23.7
Upper-income	12	14.3	17,690	21.7	348	2.0	31,550	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	84	100.0	81,340	100.0	6,056	7.4	81,340	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,025	935	1.1	46.2	900	44.4	190	9.4
Moderate-income	32,171	16,603	18.8	51.6	12,718	39.5	2,850	8.9
Middle-income	71,647	50,793	57.5	70.9	14,514	20.3	6,340	8.8
Upper-income	25,054	19,989	22.6	79.8	3,967	15.8	1,098	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	130,897	88,320	100.0	67.5	32,099	24.5	10,478	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	140	1.3	121	1.3	14	1.3	5	1.3
Moderate-income	3,081	28.4	2,644	28.2	307	28.9	130	32.7
Middle-income	5,688	52.4	4,916	52.4	554	52.1	218	54.9
Upper-income	1,940	17.9	1,708	18.2	188	17.7	44	11.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,849	100.0	9,389	100.0	1,063	100.0	397	100.0
Percentage of Total Businesses:			86.5		9.8		3.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	7	1.4	6	1.2	1	12.5	0	0.0
Middle-income	463	93.5	456	93.6	7	87.5	0	0.0
Upper-income	24	4.8	24	4.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	495	100.0	487	100.0	8	100.0	0	0.0
Percentage of Total Farms:			98.4		1.6		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTH BEND/MISKAWAKA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the South Bend/Mishawaka assessment area is "Low Satisfactory." Lending levels are sufficient to help meet community credit needs. Geographic distribution is generally good, but poor for refinance lending. Borrower distribution is good for home purchase lending, adequate for refinance lending, and poor for small business lending. An adequate level of community development loans were funded.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 0.5% of the bank's total HMDA loans and 0.7% of its total originated small business loans.

In 2005, Fifth Third Mortgage ranked 27th and Fifth Third Bank ranked 50th of 414 lenders in overall HMDA lending market share in this assessment area and ranked 32nd and 61st of 406 lenders in 2006, respectively.

In 2005, Fifth Third ranked 11th of 59 reporting institutions in overall CRA lending market share in this assessment area and ranked 15th of 63 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of home purchase and small business lending is good, but refinance lending is poor. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 179 loans in 2005 and 159 loans in 2006, a decrease of 11.2%. Home purchase loans in this assessment area represent 45.0% of the total HMDA loans reported in this assessment area in 2005 and 49.8% in 2006.

In 2005, the bank made no loans in low-income geographies and 40 loans or 22.3% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 1.4% in low-income geographies and 24.9% in moderate-income geographies. In moderate-income geographies, the bank outperformed the aggregate of lenders, excluding subprime lenders. This assessment area consists of three or 3.6% low-income census tracts with 1.4% of the families in the low-income census tracts. The owner-occupancy rates are 1.1% and 18.8% in low- and moderate-income geographies, respectively. Rental properties comprise 44.4% of housing units in the low-income tracts. In 2006, the bank made no loans in low-income geographies and 28 loans or 17.6% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good, considering the limited housing units in the low-income geographies.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 192 loans in 2005 to 142 loans in 2006, a 26.0% decrease. Refinance loans in this assessment area represent 48.2% of total HMDA loans reported in this assessment area in 2005 and 44.5% in 2006.

In 2005, the bank made no loans in low-income geographies and 15 loans or 7.8% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 1.1% and 15.5% of their refinance loans in low- or moderate-income geographies, respectively. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 1.1% and 18.8% in low- or moderate-income geographies, respectively. In 2006, the bank made no loans in low-income geographies and 12 loans or 8.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is poor.

Small Business Loans

The bank made 134 small business loans within this assessment area in 2005 and made 83 in 2006, a decrease of 38.1%.

In 2005, the bank originated one loan or 0.7% of its small business loans in low-income geographies and 42 or 31.3% in the moderate-income geographies, which was less than the total percentage of the businesses in low-income geographies (1.3%) and above the percentage of the total businesses in moderate-income geographies (28.4%) in this assessment area. The bank underperformed the aggregate of lenders who made 1.1% of their loans in low-income geographies, but outperformed the aggregate lenders who made 22.4% of their small business loans in moderate-income geographies. In 2006, the bank originated no small business loans in low-income geographies and 28 loans or 33.7% of its loans in moderate-income geographies, which was above the percentage of total businesses in moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is good for home purchase lending, adequate for refinance lending, and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 21 loans or 11.7% of its loans to low-income borrowers and 27 loans or 15.1% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 13.4% of their loans to low-income borrowers and 23.8% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 18.6% of the families in the assessment area and moderate-income families comprise 18.9% of the families in the assessment area.

In 2006, the bank's home purchase loans overall increased with 21 loans or 13.2% of its loans to low-income borrowers and 33 loans or 20.8% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.4%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is good.

Refinance Loans

In 2005, the bank made 14 loans or 7.3% of its loans to low-income borrowers and 24 loans or 12.5% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 11.4% to low-income borrowers and 20.3% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 15 loans or 10.6% of its loans to low-income borrowers and 11 loans or 7.7% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's performance is adequate.

Small Business Loans

In 2005, the bank originated 43.3% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 86.5% of the businesses in all revenue categories. The bank underperformed the aggregate of all lenders who made 45.2% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 39.8% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third made an adequate level of community development loans. In 2005 and 2006, the bank originated three community development loans totaling \$2.4 million in South Bend/Mishawaka assessment area. Community development loans decreased \$6.5 million or 72.4% since the previous evaluation. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "High Satisfactory." Fifth Third funded \$0.8 million in total investments during this evaluation period. Qualified investments increased by \$819,000 since the previous evaluation.

Service Test

Fifth Third's overall service performance in the South Bend assessment area is "High Satisfactory."

Retail Services

Delivery services are accessible to all portions of the bank's assessment area. Services are tailored to the convenience and needs of the assessment areas, particularly in low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of five banking centers within this assessment area: none in low-income, three in moderate-income, one in middle-income, and one in upper-income census tracts. The total banking centers in this assessment area represent 0.7% of all the bank's banking centers. Banking centers in moderate-income geographies represent 60.0% of the banking centers in this assessment area. This assessment area consists of three or 3.6% low-income census tracts and 1.4% of the families are in low-income census tracts. Banking centers within the moderate-income tracts are more than the 31.0% of moderate-income tracts in this assessment area and more than the 21.4% of families living in those areas. As of December 31, 2006, the bank had five full-service ATMs in this assessment area: none in low-income, three in moderate-income, one in middle-income, and one in upper-income census tracts. The bank had one cash dispensing ATM located in a middle-income census tract. ATMs in moderate-income geographies comprise 50.0% of the ATMs in this assessment area. The ATM distribution within the moderate-income tracts was more than the percentage of moderate-income tracts and more than the percentage of families living in those areas.

Based on this analysis, retail service distribution is very poor to low-income tracts, but excellent to moderate-income tracts.

The bank did not open or close any banking centers in this assessment area since the previous evaluation.

Community Development Services

The bank provides an adequate level of community development services.

The Fifth Third homeownership mobile classroom visited this assessment area on August 26, 2005, generating five hours of services and had 23 visitors. Services provided included credit counseling to 16 visitors.

Fifth Third's officers have conducted some financial literacy and technical assistance programs in this assessment area. In 2005, officers spent eight hours providing two homebuyer seminars. In 2006, an officer served on the Cass County Economic Development Board and provided 50 hours of technical assistance.

STATE OF MICHIGAN

CRA RATING FOR: STATE OF MICHIGAN:⁶ Satisfactory

The lending test is rated: "High Satisfactory"

The investment test is rated: "Outstanding"

The service test is rated: "High Satisfactory"

Major factors supporting the rating include:

- Lending levels reflects good responsiveness to assessment area credit needs.
- The geographic distribution for HMDA and small business loans reflects good penetrations throughout the Michigan assessment areas.
- The distribution of borrowers reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The bank is a leader in making community development loans.
- The level of qualified community development investments and grant is excellent;
- Delivery systems are accessible to all portions of the bank's assessment areas.
- The opening and closing of banking centers has not adversely affected access to the bank's delivery systems, particularly to low- and moderate-income geographies and individuals; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Michigan is consistent with the overall scope.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF MICHIGAN

The bank's operations in the assessment areas within the state of Michigan are consistent with the overall bank. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 50.8% of the bank's total lending activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked fourth out of 196 institutions in the state of Michigan with 8.9% of the deposit market share. As of June 30, 2006, the bank operated 244 banking centers in Michigan, which account for 33.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and regional bank holding companies.

⁶ For institutions with banking centers in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

In 2006, Fifth Third's assessment areas consisted of the following combined statistical, MSA, and non-MSA areas:

- Detroit/Warren/Flint CSA
- Grand Rapids/Muskegon/Holland CSA
- Battle Creek MSA
- Bay City MSA
- Jackson MSA
- Kalamazoo MSA
- Lansing/East Lansing MSA
- Niles/Benton Harbor MSA
- Saginaw MSA
- Non-MSA Northern Michigan
- Non-MSA Western & Eastern Michigan

There were a total of 2,330 census tracts in the Michigan assessment areas in 2005 and 2006. They were distributed as follows: 154 low-income, 522 moderate-income, 1,108 middle-income, 530 upper-income, and 16 census tracts for which income was unknown. Low- and moderate-income tracts accounted for 6.6% and 22.4% of the tracts, respectively.

The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values. Manufacturing has been hurt by the recent problems facing the large automobile makers.

Demographic information for the state of Michigan is included in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	154	6.6	83,571	3.7	28,357	33.9	434,042	19.4
Moderate-income	522	22.4	418,680	18.8	67,329	16.1	402,183	18.0
Middle-income	1,108	47.6	1,167,619	52.3	60,656	5.2	502,872	22.5
Upper-income	530	22.7	562,063	25.2	12,975	2.3	892,836	40.0
Unknown-income	16	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,330	100.0	2,231,933	100.0	169,317	7.6	2,231,933	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	167,942	51,118	2.1	30.4	93,958	55.9	22,866	13.6
Moderate-income	758,451	396,228	16.6	52.2	271,736	35.8	90,487	11.9
Middle-income	1,880,091	1,300,448	54.5	69.2	415,473	22.1	164,170	8.7
Upper-income	788,566	637,742	26.7	80.9	114,160	14.5	36,664	4.6
Unknown-income	222	0	0.0	0.0	120	54.1	102	45.9
Total Assessment Area	3,595,272	2,385,536	100.0	66.4	895,447	24.9	314,289	8.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12,401	3.7	10,162	3.5	1,674	5.6	565	5.2
Moderate-income	56,765	17.1	48,612	16.7	6,014	20.3	2,139	19.7
Middle-income	175,773	53.0	155,283	53.4	14,848	50.0	5,642	52.0
Upper-income	85,688	25.8	76,300	26.2	6,977	23.5	2,411	22.2
Unknown-income	895	0.3	622	0.2	178	0.6	95	0.9
Total Assessment Area	331,522	100.0	290,979	100.0	29,691	100.0	10,852	100.0
Percentage of Total Businesses:			87.8		9.0		3.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	0.1	7	0.1	1	0.4	1	100.0
Moderate-income	450	4.9	427	4.7	23	9.6	0	0.0
Middle-income	7,295	78.9	7,113	78.9	182	76.2	0	0.0
Upper-income	1,493	16.1	1,460	16.2	33	13.8	0	0.0
Unknown-income	4	0.0	4	0.0	0	0.0	0	0.0
Total Assessment Area	9,251	100.0	9,011	100.0	239	100.0	1	100.0
Percentage of Total Farms:			97.4		2.6		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MICHIGAN

Lending Test

The bank's lending performance in Michigan is rated "High Satisfactory." Overall, lending levels reflect a good responsiveness to the credit needs in the Michigan assessment areas.

Lending Activity

During the review period, the bank originated \$7.7 million in HMDA loans and \$3.8 million small business loans throughout the Michigan assessment areas. This represents 50.8% of the total HMDA lending and 50.1% of the total small business lending in the combined assessment area.

Geographic and Borrower Distribution

Overall, the geographic distribution for HMDA and small business loans is good. However, significant gaps in lending were noted in Detroit and Lansing. The distribution of HMDA loans to borrowers reflects adequate penetration among customers of different income levels. In addition, the bank demonstrated an adequate record of serving the credit needs of small businesses, those defined as having revenues of \$1 million or less. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Lending

The bank is a leader in making community development loans in Michigan. In 2005 and 2006, the bank originated 89 community development loans totaling \$295.5 million. Community development loans decreased \$78.9 million or 21.1% since the previous evaluation, with the largest decreases in the Detroit MD by \$146.1 million, Grand Rapids MSA by \$18.7 million, and Nonmetropolitan for Northern Michigan by 17.9 million. It was also noted that community development loans in the Warren/Farmington Hills/Troy MD increased \$61.3 million. Even through community development lending decreased, Fifth Third performance remained strong when compared to other lenders in Michigan. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

The bank's performance in Michigan under the investment test is considered "Outstanding." In 2005 and 2006, the bank funded \$52.1 million in qualified investments. Qualified investments increased \$17.1 million or 48.8% since the previous evaluation. Additional information is provided with the analysis for each assessment area.

Service Test

The bank's performance in Michigan under the service test is considered "High Satisfactory."

Retail Services

Fifth Third's retail delivery systems are accessible to all portions of the Michigan assessment areas. The bank's overall record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly to moderate-income geographies and individuals. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the bank had 244 banking centers in the State of Michigan, with five or 2.1% located in low-income geographies and 38 or 15.6% located in moderate-income geographies. The bank had 223 ATMs, with 12 or 2.8% located in low-income geographies and 83 or 19.6% located in moderate-income geographies. Banking centers in the low- and moderate-income tracts are less than the percentage of families living in those areas at 3.7% and 18.8%. Banking center and ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts at 6.6% and 22.4%. ATM distribution in low-income geographies was less than the percentage of families living in those areas, but in moderate-income geographies, was more than the percentage of families living in those areas.

Based on this analysis alone, retail delivery systems would be considered adequate. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Five additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional 25 banking centers are within one mile.

In 2005 and 2006, 37 new banking centers were opened, none located in low-income, seven in moderate-income, 18 in middle-income and 12 in upper-income geographies. During this period, the bank closed 26 banking centers: one in low-income, six in moderate-income, 13 in middle-income, and six in upper-income geographies.

Community Development Services

The bank is a leader in providing community development services throughout the State of Michigan.

In 2005 and 2006, Fifth Third homeownership mobile classroom visited the following Michigan assessment areas: Detroit, Warren, Flint, Grand Rapids, Kalamazoo, Lansing, Jackson, and Saginaw. These visits generated 226 hours of service and had 10,950 visitors. Services provided included credit counseling to 1,196 visitors, opening of 16 deposit accounts, assistance with seven loan applications, and ten loan pre-approvals.

Since the previous evaluation, the bank continued its strong involvement in providing financial literacy programs through partnership with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, serve for low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas.

Additional information about the bank's performance under the service test is provided with the analysis for each assessment area.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DETROIT COMBINED
STATISTICAL AREA ("CSA")**

Fifth Third's operations in portions of the Detroit/Warren/Flint CSA assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 15.2% of the bank's total HMDA activity. Based on FDIC Deposit Market Share Reports of June 30, 2006, Fifth Third ranked 17th of 19 institutions within the Ann Arbor MSA market with 0.7% of the deposit market share, seventh of 61 institutions within Detroit/Warren/Livonia MSA with 4.8% of the deposit market share, and sixth of 16 institutions within the Flint MSA with a deposit market share of 5.8%. As of December 31, 2006, the bank operated 83 banking centers in this assessment area, which account for 11.5% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of the following: TCF Bank NA, National City Bank of the Midwest, and Comerica Bank in the Ann Arbor MSA; LaSalle Bank Midwest NA, Comerica Bank, and JPMorgan Chase Bank in the Detroit-Warren-Livonia MSA; and Citizens Bank, JPMorgan Chase Bank NA, and Republic Bank in the Flint MSA.

The portions of the Detroit/Warren/Flint CSA that were within the bank's assessment area included the following:

- Detroit/Warren/Livonia MSA
 - Metropolitan Division Warren/Farmington Hills/Troy
 - Livingston County
 - Macomb County
 - Oakland County
 - St. Clair County
 - Metropolitan Division Detroit/Livonia/Dearborn
 - Wayne County
- MSA Ann Arbor
 - Portions of Washtenaw County
- MSA Flint
 - Genesee County

There were a total of 1,467 census tracts in the assessment area: 117 low-income representing 8%, 358 moderate-income representing 24.4%, 602 middle-income representing 41%, 380 upper-income representing 26%, and 10 census tracts for which the income was unknown representing 0.7%. Combined low-and moderate-income tracts accounted for 32.4% of the geographies.

Eleven community representatives were interviewed who identified the following financial needs: working capital, start-up financing for minority-owned businesses, counseling for home buyers and owners regarding predatory credit practices, housing acquisition and rehab programs, flexible and creative lending programs for residents with low incomes and small businesses, and educational programs for residents with low and moderate incomes and small businesses.

Generally, the contacts agreed that local banks are active in the community, though some concern was expressed regarding increased inflexibility, especially as economic conditions worsen.

Housing Characteristics

The housing characteristics provided are based on 2000 Census data. There were 2,044,291 housing units within the portions of the Detroit CSA that are in the bank's assessment area. Approximately 67.4% of the housing units were owner-occupied, 27% were rental units, and the remaining 5.7% were vacant. The median housing value was \$126,986. By comparison, the median housing value for the state of Michigan was \$110,300. For the individual MSA/MDs that comprise the CSA, the median housing values were the following:

- Ann Arbor MSA - \$170,082
- Detroit MD - \$96,225
- Flint MSA - \$90,829
- Warren MD - \$153,130

The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 16.2% in the low-income census tracts and 9.8% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.8% and 3.0%, respectively. The unemployment rate in the Detroit CSA was 6.0% and the unemployment rate for the state of Michigan was 5.8%.

The automobile industry is going through hard times, with significant losses reported by Ford Motor Company and General Motors in 2006. This is also hurting suppliers and manufacturing in this assessment area.

Population Characteristics

In 2000, population within the assessment area was approximately five million. The percentage of the population in low- and moderate-income geographies was 6.0% and 24.3%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$59,162, with 20.5% of families living on low incomes, 17.5% living on moderate incomes, 21.6% living on middle incomes, and 40.4% living on upper incomes. In addition, approximately 8.0% of the families lived on incomes that fell below the poverty level. The median family income in the assessment area was higher than the median family income for the state of Michigan at \$53,457. For comparison purposes, the median family incomes by MSA/MD are as follows:

- Ann Arbor MSA/MD - \$69,771
- Detroit MD - \$48,792
- Flint MSA/MD - \$50,097
- Warren MD - \$67,923

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	117	8.0	62,433	4.8	20,922	33.5	265,947	20.5
Moderate-income	358	24.4	290,967	22.4	48,090	16.5	227,378	17.5
Middle-income	602	41.0	568,962	43.8	28,088	4.9	280,663	21.6
Upper-income	380	25.9	375,986	29.0	7,613	2.0	524,360	40.4
Unknown-income	10	0.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,467	100.0	1,298,348	100.0	104,713	8.1	1,298,348	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	125,535	37,461	2.7	29.8	70,573	56.2	17,501	13.9
Moderate-income	500,215	270,971	19.7	54.2	188,611	37.7	40,633	8.1
Middle-income	898,730	639,571	46.4	71.2	219,358	24.4	39,801	4.4
Upper-income	519,728	429,571	31.2	82.7	72,186	13.9	17,971	3.5
Unknown-income	83	0	0.0	0.0	37	44.6	46	55.4
Total Assessment Area	2,044,291	1,377,574	100.0	67.4	550,765	26.9	115,952	5.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	9,111	4.9	7,462	4.6	1,240	7.0	409	6.8
Moderate-income	35,712	19.1	30,487	18.7	3,952	22.3	1,273	21.2
Middle-income	85,991	46.0	75,454	46.2	7,823	44.2	2,714	45.2
Upper-income	55,621	29.8	49,474	30.3	4,568	25.8	1,579	26.3
Unknown-income	426	0.2	290	0.2	112	0.6	24	0.4
Total Assessment Area	186,861	100.0	163,167	100.0	17,695	100.0	5,999	100.0
Percentage of Total Businesses:			87.3		9.5		3.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	5	0.3	4	0.3	1	3.8	0	0.0
Moderate-income	139	9.6	134	9.4	5	19.2	0	0.0
Middle-income	891	61.6	877	61.8	14	53.8	0	0.0
Upper-income	408	28.2	402	28.3	6	23.1	0	0.0
Unknown-income	3	0.2	3	0.2	0	0.0	0	0.0
Total Assessment Area	1,446	100.0	1,420	100.0	26	100.0	0	0.0
Percentage of Total Farms:			98.2		1.8		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DETROIT CSA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Detroit assessment area is good. Lending activity is sufficient to help meet community credit needs. Geographic distribution is generally good, but weaker performance was noted for refinance lending. However, significant lending gaps were noted in the City of Detroit. The borrower distribution is adequate for HMDA lending, but poor for small business lending to businesses with \$1 million or less in revenue. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 15.2% of the bank's total HMDA loans and 17.7% of its total small business loans.

In 2005, Fifth Third Mortgage ranked 32nd and Fifth Third Bank ranked 148th of 860 lenders in overall HMDA lending market share in this assessment area and ranked 29th and 101st of 829 lenders in 2006.

In 2005, Fifth Third ranked 12th of 135 reporting institutions in overall CRA lending market share in this assessment area and ranked 16th of 144 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of home purchase and small business lending is good, but is adequate for refinance lending. Significant gaps in lending were noted in the City of Detroit. In 2005, no HMDA or CRA lending occurred in 57 (48.7%) of the 117 low-income tracts and 84 (23.5%) of the 358 moderate-income tracts compared to 53 (8.8%) of the 602 middle-income tracts and 34 (8.9%) of the 380 upper-income tracts. Of these low- and moderate-income tracts with no lending, 104 (73.8%) were in the City of Detroit. In 2006, no HMDA or CRA lending occurred in 65 (55.6%) of the 117 low-income tracts and 105 (29.3%) of the 358 moderate-income tracts compared to 76 (12.6%) of the 602 middle-income tracts and 26 (6.8%) of the 380 upper-income tracts. Of these low- and moderate-income tracts with no lending, 122 (71.8%) were in the City of Detroit.

Fifth Third did originate eight community development loans totaling nearly \$30 million in the low- and moderate-income tracts, with no lending in the Detroit assessment area. Many of these loans were for affordable housing. Fifth Third also originated consumer loans, not considered in this analysis, in nearly all of the low- and moderate-income tracts without HMDA or CRA lending, according to information provided by the bank. The aggregate of lenders originated both HMDA and CRA loans in nearly all of these low- and moderate-income tracts where Fifth Third had no lending.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 6,474 loans in 2005 and 6,007 loans in 2006, a decrease of 7.2%. Home purchase loans in this assessment area represent 45.1% of total HMDA loans reported in this assessment area in 2005 and 39.8% in 2006.

In 2005, the bank made 52 loans or 1.8% of its loans in low-income geographies and 606 loans or 20.8% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 2.5% in low-income geographies and slightly above the aggregate of lenders who made 20.0% in moderate-income geographies. The bank outperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rate of 2.7% in low-income geographies and above the owner-occupancy rate of 19.7% in moderate-income geographies. In 2006, the bank made 55 loans or 2.3% of its loans in low-income geographies and 365 loans or 15.3% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Refinance Loans

Although refinancing has been declining, there has been a slight increase in refinance lending for this assessment area. Fifth Third's volume increased from 3,379 loans in 2005 to 3,428 loans in 2006, a 1.5% increase. Refinance loans in this assessment area represent 52.2% of total HMDA loans reported in this assessment area in 2005 and 57.1% in 2006.

In 2005, the bank made 52 loans or 1.5% of its loans in low-income geographies and 541 loans or 16.0% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 2.1% and 18.1% of their refinance loans in low- or moderate-income geographies, respectively. The bank outperformed the aggregate of lenders, excluding subprime lenders. This was also below the owner-occupancy rates of 2.7% and 19.7% in low- or moderate-income geographies, respectively. In 2006, the bank made 43 loans or 1.3% of its loans in low-income geographies and 484 loans or 14.1% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is adequate.

Small Business Loans

The bank made 2,208 small business loans within this assessment area in 2005 and made 2,073 in 2006, a decrease of 6.1%.

In 2005, the bank originated 68 or 3.1% of its small business loans in low-income geographies and 395 or 17.9% in the moderate-income geographies, which was less than the total percentage of the businesses in low-income geographies (4.9%) and in moderate-income geographies (19.1%) in this assessment area. The bank underperformed the aggregate of lenders who made 3.7% of their loans in low-income geographies and outperformed the aggregate of lenders who made 16.7% of their small business loans in moderate-income geographies. In 2006, the bank originated 71 or 3.4% of its small business loans in low-income geographies and 344 loans or 16.6% of its loans in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is adequate for HMDA lending and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 163 loans or 5.6% of its loans to low-income borrowers and 369 loans or 12.6% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 8.8% of their loans to low-income borrowers and 23.2% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 20.5% of the families in the assessment area and moderate-income families comprise 17.5% of the families in the assessment area. In 2006, the bank's home purchase loans decreased to 150 loans or 6.3% of its loans to low-income borrowers and 322 loans or 13.5% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 8.1%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is adequate.

Refinance Loans

In 2005, the bank made 152 loans or 4.5% of its loans to low-income borrowers and 369 loans or 12.6% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 8.7% to low-income borrowers and 20.5% to moderate-income borrowers. In 2006, the bank made 175 loans or 5.1% of its loans to low-income borrowers and 407 loans or 11.9% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is adequate.

Small Business Loans

In 2005, the bank originated 44.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 87.3% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 42.0% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 42.5% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third made a relatively high level of community development loans. In 2005 and 2006, the bank originated 44 community development loans totaling \$136.2 million in Detroit CSA assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families. Community development loans significantly decreased \$80.4 million or 37.1% since the previous evaluation. Detail of community development lending by MSAs and MDs for the Detroit CSA are listed in the following table.

MSA/MD	#	\$ (in Millions)	\$ Increase -Decrease	% Change
Detroit MD 19804	24	62.1	-146.1	-70.2
Warren/Farmington Hill/Troy MD 47644	17	66.0	61.3	1319.6
Ann Arbor MSA 11460	0	0	0	0
Flint MSA 22420	3	8.1	4.4	117.6
Detroit CSA – Totals	44	136.2	-80.4	-37.1

It was also noted that a significant change occurred in community development lending between 2005 and 2006 for the Detroit MD with \$51.0 million in 2005 and \$11.1 million in 2006, as well as the Warren/Farmington Hill/Troy MD, with \$6.8 in 2005 and \$59.1 million in 2006.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is excellent. Fifth Third funded \$20.7 million in total investments during this evaluation period. Qualified investments increased \$5.7 million or 38.3% since the previous evaluation, with the largest increase of \$16.6 million in the Detroit MD. The Warren/Farmington Hill/Troy MD increased \$1.7 million and Flint MSA increased \$1.9.

Service Test

Fifth Third's overall service performance in the Detroit CSA assessment area is good.

Retail Services

Delivery services are accessible to all portions of the bank's assessment area. The bank's record of opening and closing banking centers has improved the accessibility of its delivery systems, particularly to moderate-income geographies or individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 83 banking centers within this assessment area: two in low-income, 15 in moderate-income, 36 in middle-income, and 30 in upper-income census tracts. The total banking centers in this assessment area represent 11.5% of all the bank's banking centers. Banking centers in low-income geographies represent 2.4% of the banking centers in this assessment area and in moderate-income geographies represent 18.1% of the banking centers in this assessment area. The distribution of banking centers in the low-income tracts was less than the 4.8% of families living in those areas, and in moderate-income tracts, was less than the 22.4% of families living in those areas. Banking centers within low-income tracts are less than the 8.0% of low-income census tracts and less than the 24.4% of moderate-income tracts.

As of December 31, 2006, the bank had 89 full-service ATMs in this assessment area: five in low-income, 15 in moderate-income, 38 in middle-income, and 31 in upper-income census tracts. The bank had 27 cash dispensing ATMs in this assessment area: one in a low-income census tract, 14 in moderate-income, six in middle-income, five in upper-income, and one in an unknown income census tract. ATMs in low-income geographies comprise 5.2% of the ATMs in this assessment area and moderate-income geographies comprise 25.0%. The ATM distribution within the low-income census tracts was more than the percentage of families living in those areas and less than the percentage of low-income tracts. The ATM distribution within the moderate-income census tracts was more than the percentage of families living in those areas and more than the percentage of moderate-income tracts.

Based on this analysis alone, retail delivery systems would be considered poor to low-income geographies, but good to moderate-income geographies. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Three additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional twelve banking centers are within one mile.

Of the 19 banking centers opened since the previous evaluation, six were in moderate-income, four were in middle-income, and nine were in upper-income census tracts. Twelve banking centers have been closed since the previous evaluation: one in a low-income census tract, two in moderate-income, five in middle-income, and four in upper-income census tracts. Services are tailored to the convenience and needs of the assessment areas, particularly in low- and moderate-income geographies or individuals.

Community Development Services

The bank is a leader in providing community development services.

The E-Bus visited the Detroit and Warren areas in June 2005 and August 2006 and visited the Flint area the week of August 3, 2006, generating 143 hours of services and had 9,553 visitors. Services provided included credit counseling to 795 visitors, assistance with three loan applications, opening of seven deposit accounts, and four loan pre-approvals.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. Program involvement includes:

- Home-buying Training Program – The bank provided several home-buying seminars through partnership with local organizations.
- General Financial Literacy Training – The bank conducted several financial literacy training programs on saving money, basics of banking, and budgeting to 409 individuals in 2006. Approximately 518 hours were spent in 2005 and 2006 by bank personnel conducting these training programs in partnership with local schools, and organizations.

- Young Bankers Club - Fifth Third partnered with the six elementary schools to provide hands-on financial literacy program. A 10-week curriculum is taught in a once-a-week session held during the school day. The curriculum meets local and state educational standards in both mathematics and social studies. Seventeen representatives from Fifth Third served as mentors teaching the curriculum and providing leadership and guidance. In 2005, Fifth Third worked with two schools and presented the program to 65 students, and in 2006, worked with five schools and presented the program to 183 students.
- Credit Counseling – The bank provided credit counseling to 1,278 individuals through partnership with local organization, churches, and affordable housing programs spending 1,447 service hours in 2005 and 2006.
- Small Business Seminars – Bank personnel conducting seminars on starting a new business and lending funds to businesses. Presentations were provided through partnerships with local organizations.
- Money Smart Week – Bank personnel conducted twelve financial literacy training programs using the Federal Reserve Bank of Chicago’s money smart training materials (topics include credit counseling, financial planning, budgeting, basic banking, and financial products).
- Federal Home Loan Bank of Indianapolis (“FHLBI”) & HUD – Fifth Third received the largest homebuyer assistance grant awards of \$450,000 in 2005 and \$600,000 in 2006. Through these grants, over 100 families became homebuyers in each year. An officer provided 420 hours of assistance to families working with local CDCs and businesses in obtaining \$360,000 in home improvement funds with the FHLBI.
- HUD Programs - Fifth Third also assist applicants with three HUD programs: HOME, Community Development Block Grants, and the American Dream Down Payment Initiative. Consumers can obtain an average grant of \$8,000 for assistance with down payments, but could receive \$10,000 toward the purchase of their first home. Twenty-five families have been provided \$219,350 in grants. In the past three years, Fifth Third has been the first leader for these programs.
- Jefferson Meadows Project – Fifth Third assisted with a \$500,000 grant being awarded for this project from the FHLBI. This project provides affordable housing and services to seniors and was funded in combination with resources from MHSDA and the Health & Human Service Department. Around 40 hours were spent on the application of this project.
- Detroit Renaissance – An officer serves on the Board and provides technical assistance with job creation and the redevelopment of Detroit.
- Detroit LISC – An officer serves on the Local Advisory Council and the Loan Committee, participating with others as financial intermediary providing resources to non-profit developers.
- Salem Housing CDC – An officer serves in a managerial support role on this CDC that provides housing development programs in low- and moderate-income communities.
- Wayne County Community College District – An officer serves on the board providing support with metro growth and development initiatives.
- Northeast Village CDC – An officer chairs the board for this non-profit housing development organization.

- Mission of Peace – An officer chairs the board for this national HUD intermediary counseling agency that oversees over 43 counseling agencies in 18 states.
- Metropolitan Growth & Development Corporation – An officer serves on the board of this organization and provides support on available funding options in Wayne County.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GRAND
RAPIDS/MUSKEGON/HOLLAND COMBINED STATISTICAL AREA**

Fifth Third's operations in the Grand Rapids/Muskegon/Holland CSA assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 15.8% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Reports of June 30, 2006, Fifth Third ranked first of 33 institutions in the Grand Rapids MSA with 28.7% of the deposit market share, second of 18 institutions in the Holland/Grand Haven MSA with 20.6% of the deposit market share, and first of 13 institutions in the Muskegon/Norton Shores MSA with 23.1% deposit market share. As of December 31, 2006, the bank operated 67 banking centers in this assessment area, which account for 9.3% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and bank holding companies.

In 2006, Fifth Third's assessment area included all of the Grand Rapids/Muskegon/Holland CSA. Specifically, the assessment area included the following:

- Grand Rapids/Wyoming MSA
 - Barry County
 - Ionia County
 - Kent County
 - Newaygo County
- Holland/Grand Haven MSA
 - Ottawa County
- Muskegon/Norton Shores MSA
 - Muskegon County

There were a total of 238 census tracts in the assessment area: nine low-income representing 3.8% of the census tracts, 46 moderate-income representing 19.3% of the census tracts, 140 middle-income representing 58.8% of the census tracts, and 43 upper-income representing 18.1% of the census tracts.

Sixteen community representatives were interviewed who identified business financing for both start up enterprises and relocations, Brownfield redevelopment, and economic development as key issues facing the assessment area. Also identified were issues related to affordable housing, including transitional housing and financial education programs for residents with low incomes and small businesses. In general, the banking community is active and supportive of local development efforts.

Housing Characteristics

Based on the 2000 Census, there were 448,496 housing units within the assessment area. Approximately 70.1% of the housing units were owner-occupied, 22.9% were rental units, and the remaining 7% are vacant. The median housing value was \$108,494. By comparison, it was \$110,300 in the State of Michigan, \$107,614 in the Grand Rapids MSA, \$128,839 in the Holland MSA, and \$84,354 in the Muskegon MSA. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 13.1% in the low-income census tracts and 7.5% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.1% and 2.8%, respectively. Based on the same data, the unemployment rate in the Grand Rapids CSA was 4.5%, which was lower than the unemployment rate for the State of Michigan at 5.8%.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 1,148,996. The percentage of the population in low- and moderate-income geographies was 2.2% and 16.2%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$53,239, with 17.4% of families living on low incomes, 19% of families living on moderate incomes, 25.3% of families living on middle incomes, and 38.3% of families living on upper incomes. In addition, 6.0% of the families lived below the poverty level. The median family income in the assessment area was consistent with the median family income of \$53,457 for the State of Michigan. By comparison, the median family incomes for the Grand Rapids MSA, Holland MSA, and Muskegon MSA were \$52,945, \$59,880, and \$45,652, respectively.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	3.8	5,333	1.8	1,686	31.6	51,592	17.4
Moderate-income	46	19.3	41,507	14.0	6,234	15.0	56,209	19.0
Middle-income	140	58.8	194,291	65.6	8,526	4.4	75,082	25.3
Upper-income	43	18.1	55,137	18.6	1,377	2.5	113,385	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	238	100.0	296,268	100.0	17,823	6.0	296,268	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,381	3,446	1.1	36.7	4,689	50.0	1,246	13.3
Moderate-income	74,673	37,995	12.1	50.9	28,430	38.1	8,248	11.0
Middle-income	290,219	211,452	67.3	72.9	61,100	21.1	17,667	6.1
Upper-income	74,223	61,462	19.6	82.8	8,548	11.5	4,213	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	448,496	314,355	100.0	70.1	102,767	22.9	31,374	7.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	860	1.9	675	1.8	156	3.5	29	2.3
Moderate-income	6,698	15.2	5,656	14.7	801	18.0	241	18.8
Middle-income	27,054	61.2	23,755	61.8	2,539	57.0	760	59.2
Upper-income	9,560	21.6	8,350	21.7	957	21.5	253	19.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44,172	100.0	38,436	100.0	4,453	100.0	1,283	100.0
Percentage of Total Businesses:				87.0		10.1		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	61	3.5	61	3.7	0	0.0	0	0.0
Middle-income	1,520	87.1	1,448	86.8	72	92.3	0	0.0
Upper-income	165	9.5	159	9.5	6	7.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,746	100.0	1,668	100.0	78	100.0	0	0.0
Percentage of Total Farms:				95.5		4.5		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRAND RAPIDS/MUSKEGON/HOLLAND CSA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Grand Rapids/Muskegon/Holland CSA assessment area is good. Lending volume is sufficient to help meet community credit needs. The geographic distribution of lending is generally good, though stronger performance was noted for small business lending. The borrower distribution of HMDA lending is adequate, but the distribution of small business loans to businesses with \$1 million or less in revenue is poor. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 15.7% of the bank's total HMDA loans and 14.3% of its small business loans.

In 2005, Fifth Third Mortgaged ranked fourth and Fifth Third Bank ranked 26th of 592 lenders in the overall HMDA lending market share in this assessment area and ranked third and 21st of 590 lenders in 2006, respectively.

In 2005, Fifth Third ranked seventh of 73 reporting institutions in overall CRA lending in this assessment area and ranked eighth of 81 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is good and small business lending is excellent. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined due to a decrease in demand for home purchase loans. The bank made 4,871 loans in 2005 and 4,684 loans in 2006, a decrease of 3.8%. Home purchase loans in this assessment area represent 53.3% of total HMDA loans reported in this assessment area in 2005 and 56.2% in 2006.

In 2005, the bank made 66 loans or 1.4% of its loans in low-income geographies and 562 loans or 11.5% of its loans in moderate-income geographies, which was the same as the aggregate of lenders who made 1.4% in low-income geographies and below the aggregate of lenders who made 14.4% in moderate-income geographies. The bank outperformed the aggregate of lenders, excluding subprime lenders, in low-income geographies, but underperformed in moderate-income geographies. The bank performed above the owner-occupancy rates of 1.1% in low-income geographies and below the 12.1% in moderate-income geographies. In 2006, the bank made 38 loans or 0.8% of its loans in low-income geographies and 536 loans or 11.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 3,941 loans in 2005 to 3,450 loans in 2006, a 12.5% decrease. Refinance loans in this assessment area represent 43.1% of total HMDA loans reported in this assessment area in 2005 and 41.4% in 2006.

In 2005, the bank made 43 loans or 1.1% of its loans in low-income geographies and 457 loans or 11.6% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 1.4% and 13.9% of their refinance loans in low- or moderate-income geographies, respectively. The bank outperformed the aggregate of lenders, excluding subprime lenders. This was the same as the owner-occupancy rate in low-income geographies and below the owner-occupancy rate of 12.1% in moderate-income geographies. In 2006, the bank made 37 loans or 1.1% of its loans in low-income geographies and 419 loans or 12.1% of its loans in moderate-income geographies, which was the same as the owner-occupancy rates. The bank's overall performance is good.

Small Business Loans

The bank made 2,490 small business loans within this assessment area in 2005 and made 1,951 in 2006, a decrease of 21.6%.

In 2005, the bank originated 88 or 3.5% of its small business loans in low-income geographies and 387 or 15.5% in the moderate-income geographies, which was more than the total percentage of the businesses in low-income geographies (1.9%) and slightly above the percentage of the total businesses in moderate-income geographies (15.2%) in this assessment area. The bank outperformed the aggregate of lenders who made 1.8% of their loans in low-income geographies and 12.8% of their small business loans in moderate-income geographies. In 2006, the bank originated 73 or 3.7% of its small business loans in low-income geographies and 321 loans or 16.5% of its loans in moderate-income geographies, which was above the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is excellent.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is adequate for HMDA lending and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 337 loans or 6.9% of its loans to low-income borrowers and 790 loans or 16.2% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 10.5% of their loans to low-income borrowers and 24.7% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 17.4% of the families in the assessment area and moderate-income families comprise 19.0% of the families in the assessment area.

In 2006, the bank's home purchase loans decreased to 330 loans or 7.0% of its loans to low-income borrowers and 728 loans or 15.5% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.0%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is adequate.

Refinance Loans

In 2005, the bank made 208 loans or 5.3% of its loans to low-income borrowers and 517 loans or 13.1% of its loans to moderate-income borrowers. The bank slightly underperformed the aggregate of lenders who made 10.1% to low-income borrowers and 22.1% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 119 loans or 5.8% of its loans to low-income borrowers and 514 loans or 14.9% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is adequate.

Small Business Loans

In 2005, the bank originated 43.5% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 87.0% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 46.5% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 39.1% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third is a leader in making community development loans and made use of innovative and/or flexible lending practices in serving assessment area credit needs. In 2005 and 2006, the bank originated 19 community development loans totaling \$51.4 million in Grand Rapids/Muskegon/Holland CSA assessment area. Community development loans decreased \$13.9 million or 21.3% since the previous evaluation, with a decrease of \$18.7 million from the Grand Rapids MSA. Since the previous evaluation, the Holland/Grand Haven MSA had an increase in community development loans of \$2.2 million and the Muskegon/Norton Shores MSA of \$2.5 million. Even though there has been a decrease, Fifth Third community development lending remains strong when compared to other lenders in the area. The majority of the loans were for affordable housing and to organizations that provide services in low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is excellent. Fifth Third funded \$11.0 million in total investments during this evaluation period. Qualified investments increased \$4.6 million or 73.1% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Grand Rapids/Muskegon/Holland CSA assessment area is good.

Retail Services

Delivery services are accessible to all portions of the bank's assessment area. The bank's record of opening and closing banking centers has adversely affected the accessibility of its delivery systems, particularly to moderate-income geographies and individuals. Services are tailored to the convenience and needs of the assessment areas, particularly in low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 67 banking centers within this assessment area: two in low-income, seven in moderate-income, 36 in middle-income, and 22 in upper-income census tracts. The total banking centers in this assessment area represent 9.3% of all the bank's banking centers. Banking centers in low-income geographies represent 3.0% of the banking centers in this assessment area, and in moderate-income geographies, represent 10.5%. The distribution of banking centers in the low-income tracts was more than the 1.8% of families living in those areas, and in moderate-income tracts, was less than the 14.0% of families living in those areas. Banking centers within low-income tracts are less than the 3.8% of low-income census tracts and less the 19.3% of moderate-income tracts. As of December 31, 2006, the bank had 104 full-service ATMs in this assessment area: three in low-income, 13 in moderate-income, 65 in middle-income, and 23 in upper-income census tracts. The bank had 28 cash dispensing ATMs in this assessment area: none in low-income, seven in moderate-income, 11 in middle-income, and 10 in upper-income census tracts. ATMs in low-income geographies consist of 2.3% of the ATMs in this assessment area and moderate-income geographies consist of 15.2%. The ATM distribution within the low-income census tracts was more than the percentage of families living in those areas and less than the percentage of low-income tracts. The ATM distribution within the moderate-income census tracts was more than the percentage of families living in those areas and less than the percentage of moderate-income tracts.

Based on this analysis alone, retail delivery systems would be considered adequate. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Six additional banking centers are within one mile of a low- or moderate-income geography.

The bank's record of opening and closing banking centers has adversely affected the accessibility of its delivery systems, particularly to moderate-income geographies and individuals. Of the 11 banking centers opened since the previous evaluation, none were in a low-income, one was in moderate-income, and nine were in middle-income census tracts, and one was in an upper-income census tract. Eight banking centers have been closed since the previous evaluation: three in moderate-income and four in middle-income census tracts, and one in an upper-income census tract. A net decrease in the percentage of moderate-income banking centers (1.7%) resulted from the opening and closing of banking centers.

Community Development Services

The bank is a leader in providing community development services.

The E-Bus visited the Grand Rapids area from May 23 to May 27, 2005 and the Kalamazoo area from May 19, 2005 to May 21, 2005, generating 34 hours of services and had 879 visitors. Services provided included credit counseling to 177 visitors, assistance with three loan applications, opened eight deposit accounts, and three loan pre-approvals..

Fifth Third's officers and employees have continued to conduct several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. In 2005, 1,667 hours were spent presenting financial education programs and 113 hours were spent providing technical assistance. In 2006, 2,228 hours were spent providing financial education programs and 44 hours were spent providing technical assistance. Program involvement includes:

- National Teach a Child to Save Day – Fifth Third partnered with several local schools to present training on the aspects of savings, budgeting, and setting financial goals. Presentations were presented to Kindergarten through 7th grade students.
- Get Smart About Credit – Fifth Third partnered with several high schools and colleges to present financial program to students covering topics on how to select an appropriate credit card, the importance of credit and how it affects their future.
- Junior Achievement Program – Fifth Third partnered with local schools to present financial literacy training to students.
- Financial Life Skills Program – Fifth Third partnered with the Grand Rapids Job Corps to provide training opportunities to students age 16 through 24. The Corps offers opportunities to learn a trade, obtain a high school diploma or GED, and job placement assistance. Fifth Third present a series of seven seminars covering budgeting, deposit accounts, credit, and loans.
- Home-buying Training Program – The bank provided several home-buying and mortgage seminars in partnership with local churches and organizations. Several lenders also conduct first time homeownership training at local branches.
- General Financial Literacy Training – The bank conducted several other financial literacy training programs on saving money, basics of banking, and budgeting in partnership with local schools and organizations.
- Small Business Seminars – Bank personnel conducted several seminars on starting a new business and lending funds to businesses. Presentations were provided through partnership with several local business organizations.

- FHLBI Affordable Housing Program – Fifth Third provided assistance to local CDCs and organizations in obtaining affordable housing grants. In 2005, a \$108,000 grant was awarded to Lakeshore Habitat for Humanity, located in the Holland MSA. In 2006, three grants were awarded in the assessment area: a \$72,000 grant to Habitat for Humanity of Muskegon County, a \$295,461 grant to Heritage Homes, Inc., located in the Holland MSA, and a \$500,000 grant to the Grand Rapids Housing Commission.
- FHLBI Homeownership Opportunity Program – This program provides grants to be used by first time homebuyers for down payment and closing costs. Fifth Third provided assistance to applicants by awarding \$48,707 in grants in 2005 and by awarding \$216,948 in grants to 49 applicants in 2006.
- FHLBI Neighborhood Impact Program – This program provides grants to low- and moderate-income home owners for revitalization and other home repairs. In 2005, Fifth Third assisted nine families in being awarded \$91,600 in grants for \$138,352 in home improvements, and in 2006, seven families were awarded \$70,000 in grants for \$96,571 in home improvements.
- Lakeshore Advantage Seed Capital Fund – An officer provides financial assistance and analyzes credit reports. This organization provides funding for new companies to bring new job opportunities to the Holland assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BATTLE CREEK MSA

In 2006, the Battle Creek MSA assessment area included Calhoun County in Michigan.

There were a total of 40 census tracts in the 2006 assessment area: one low-income representing 2.5% of the census tracts, 10 moderate-income representing 25% of the census tracts, 20 middle-income representing 50% of the census tracts, and eight upper-income representing 20% of the census tracts. One census tract had no income designation.

HMDA lending activity accounts for 0.5% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked third of 14 institutions in the Battle Creek MSA with 11.2% of the market share. As of December 31, 2006, the bank operated four banking centers in this assessment area, which account for 0.6% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of LaSalle Bank Midwest NA, Comerica Bank, and TCF National Bank.

Based on 2000 Census data, total population within the assessment area was 137,985. The percentage of the population in low- and moderate-income geographies was 2.0% and 23.5%, respectively. The median family income was \$47,067. The median family income in the assessment area was lower than the state median family income of \$53,457. There were 58,691 housing units in the assessment area; 67.3% of the housing units were owner-occupied, 24.9% were rental units, and the remaining 7.8% were vacant units. The median housing value was \$81,252, which is lower than the median housing value for the state of Michigan at \$110,300.

Based on the Labor Summary report for 2000 produced by the Census Bureau, the unemployment rate in the Battle Creek MSA was 5.8%, which was consistent with the state unemployment rate also at 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.5	642	1.8	198	30.8	7,019	19.2
Moderate-income	10	25.0	7,759	21.3	1,220	15.7	6,829	18.7
Middle-income	20	50.0	18,957	52.0	1,231	6.5	8,211	22.5
Upper-income	8	20.0	9,112	25.0	290	3.2	14,411	39.5
Unknown-income	1	2.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	40	100.0	36,470	100.0	2,939	8.1	36,470	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,130	466	1.2	41.2	545	48.2	119	10.5
Moderate-income	14,282	7,665	19.4	53.7	5,035	35.3	1,582	11.1
Middle-income	29,766	20,812	52.7	69.9	6,753	22.7	2,201	7.4
Upper-income	13,460	10,542	26.7	78.3	2,282	17.0	636	4.7
Unknown-income	53	0	0.0	0.0	0	0.0	53	100.0
Total Assessment Area	58,691	39,485	100.0	67.3	14,615	24.9	4,591	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	101	2.0	81	1.8	13	3.2	7	3.9
Moderate-income	1,019	20.3	903	20.4	94	23.0	22	12.2
Middle-income	2,572	51.3	2,250	50.8	220	53.9	102	56.4
Upper-income	1,207	24.1	1,098	24.8	69	16.9	40	22.1
Unknown-income	117	2.3	95	2.1	12	2.9	10	5.5
Total Assessment Area	5,016	100.0	4,427	100.0	408	100.0	181	100.0
Percentage of Total Businesses:				88.3		8.1		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	1.0	3	1.1	0	0.0	0	0.0
Middle-income	268	92.4	266	93.3	2	40.0	0	0.0
Upper-income	19	6.6	16	5.6	3	60.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	290	100.0	285	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BATTLE
CREEK ASSESSMENT AREA**

The bank's performance in the Battle Creek, Michigan assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests and "Outstanding" for the investment test.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BAY CITY MSA

In 2006, the Bay City MSA assessment area was Bay County, Michigan. There were a total of 27 census tracts in the assessment area: nine moderate-income representing 33.3% of the census tracts, 14 middle-income representing 51.9% of the census tracts, and four upper-income representing 14.8% of the census tracts within the assessment area. There were no low-income census tracts within this MSA.

HMDA lending activity accounts for 0.1% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked ninth of 10 institutions in the Bay City MSA with 0.6% of the market share. As of December 31, 2006, the bank operated one banking center in this assessment area, which accounted for 0.1% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Independent Bank, National City Bank of the Midwest, Citizens Bank, and Chemical Bank.

In 2000, the total population within the assessment area was 110,157. The percentage of the population in moderate-income geographies was 19.6%. The median family income was \$47,967 in 2000, which was lower than the median family income for the state of \$53,457. There were 46,423 housing units within the Bay City MSA assessment area. Approximately 75.1% of the housing units are owner-occupied, 19.6% are rental units, and the remaining 5.4% are vacant. The median housing value was \$83,611.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Bay City MSA assessment area was 6.3%, which was higher than the state unemployment rate of 5.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,660	18.7
Moderate-income	9	33.3	5,181	17.1	769	14.8	5,944	19.7
Middle-income	14	51.9	20,104	66.5	1,090	5.4	6,618	21.9
Upper-income	4	14.8	4,944	16.4	178	3.6	12,007	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	30,229	100.0	2,037	6.7	30,229	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	9,697	5,340	15.3	55.1	3,626	37.4	731	7.5
Middle-income	29,621	23,515	67.5	79.4	4,759	16.1	1,347	4.5
Upper-income	7,105	5,994	17.2	84.4	696	9.8	415	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,423	34,849	100.0	75.1	9,081	19.6	2,493	5.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	922	22.9	830	23.1	61	19.3	31	26.3
Middle-income	2,548	63.2	2,256	62.7	216	68.4	76	64.4
Upper-income	562	13.9	512	14.2	39	12.3	11	9.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,032	100.0	3,598	100.0	316	100.0	118	100.0
Percentage of Total Businesses:				89.2		7.8		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	1.4	4	1.4	0	0.0	0	0.0
Middle-income	221	76.5	219	76.3	2	100.0	0	0.0
Upper-income	64	22.1	64	22.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	289	100.0	287	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BAY CITY ASSESSMENT AREA

The bank's performance in the Bay City assessment area is consistent with the state rating of "High Satisfactory" for the lending test, but below the state rating of "Outstanding" for the investment test and "High Satisfactory" for the service test.

Fifth Third opened its first banking center in this assessment area on December 19, 2005, with one banking center and full-service ATM located in a middle-income census tract. In 2005 and 2006, the bank made \$7,500 in donations in this assessment area. The bank made a relatively high level of community development services in this assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JACKSON MSA

The Jackson MSA assessment area was Jackson County, Michigan. There were a total of 37 census tracts in the assessment area: two low-income representing 5.4% of the census tracts, eight moderate-income representing 21.6% of the census tracts, 23 middle-income representing 62.2% of the census tracts, three upper-income representing 8.1% of the census tracts, and one tract with no income designation representing 2.7% of the census tracts.

HMDA lending activity accounts for 0.6% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked sixth of 12 institutions in the Jackson MSA assessment area with 4.7% of the deposit market share. As of December 31, 2006, the bank operated four banking centers in this assessment area, which account for 0.6% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Flagstar Bank FSB, Comerica Bank, Citizens Bank, and Republic Bank.

Based on 2000 Census data, the total population within the assessment area was 158,422. The percentage of the population in low- and moderate-income geographies was 2.4% and 14.0%, respectively. The median family income was \$50,961. The median family income in the assessment area was lower than the state median family income of \$53,457. There were 62,906 housing units in the assessment area. Approximately 70.7% of the housing units were owner-occupied, 21.7% were rental units, and the remaining 7.5% were vacant units. The median housing value was \$96,303. By comparison, the median housing value within the state of Michigan was \$110,300 during the same period.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Jackson MSA was 5.5%, which was lower than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.4	654	1.6	263	40.2	7,339	17.8
Moderate-income	8	21.6	5,464	13.3	834	15.3	7,894	19.2
Middle-income	23	62.2	30,900	75.1	1,555	5.0	10,150	24.7
Upper-income	3	8.1	4,148	10.1	23	0.6	15,783	38.3
Unknown-income	1	2.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	41,166	100.0	2,675	6.5	41,166	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,685	263	0.6	15.6	1,297	77.0	125	7.4
Moderate-income	9,091	5,177	11.6	56.9	3,293	36.2	621	6.8
Middle-income	46,057	34,303	77.1	74.5	8,031	17.4	3,723	8.1
Upper-income	6,073	4,759	10.7	78.4	1,045	17.2	269	4.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	62,906	44,502	100.0	70.7	13,666	21.7	4,738	7.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	328	6.0	274	5.7	32	6.3	22	12.1
Moderate-income	722	13.2	614	12.8	86	17.0	22	12.1
Middle-income	4,005	73.0	3,507	73.0	372	73.5	126	69.2
Upper-income	434	7.9	406	8.5	16	3.2	12	6.6
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	5,490	100.0	4,802	100.0	506	100.0	182	100.0
Percentage of Total Businesses:				87.5		9.2		3.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.4	1	0.4	0	0.0	0	0.0
Middle-income	245	98.8	244	98.8	1	100.0	0	0.0
Upper-income	2	0.8	2	0.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	248	100.0	247	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.6		0.4		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JACKSON ASSESSMENT AREA

The bank's performance in the Jackson assessment area is consistent with the state rating of "High Satisfactory" for the lending test and the state rating of "Outstanding" for the investment test. The service test rating is above the state rating of "High Satisfactory" due to a stronger distribution of retail banking centers.

There was no community development services reported for this assessment area during the scope of this evaluation.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
KALAMAZOO/PORTAGE MSA**

In 2006, the Kalamazoo/Portage MSA assessment area included Kalamazoo and Van Buren Counties. There were a total of 76 census tracts in the assessment area: four low-income representing 5.3% of the census tracts, 19 moderate-income representing 25% of the census tracts, 37 middle-income representing 48.7% of the census tracts, and 16 upper-income representing 21.1% of the census tracts.

HMDA lending activity accounts for 3.1% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 21 institutions in the Kalamazoo MSA assessment area with 26.7% of the deposit market share. As of December 31, 2006, the bank operated 18 banking centers in this assessment area, which account for approximately 2.5% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of National City Bank of the Midwest, LaSalle Bank Midwest NA, and Comerica Bank.

Based on 2000 Census data, total population within the assessment area was 314,866. The majority of this population lives within Kalamazoo County (238,603), while Van Buren County is less densely populated at 76,263. The percentage of the population in low- and moderate-income geographies was 5.9% and 21.2%, respectively. The median family income was \$51,807 in 2000. The median family income in the assessment area was lower than the state median family income of \$53,457. Kalamazoo and Van Buren Counties' median incomes were \$53,953 and \$45,824, respectively. There were 133,225 housing units in the assessment area: 62.9% were owner-occupied, 28.3% were rental units, and the remaining 8.8% were vacant. The median housing value was \$100,319. By comparison, the median housing values for the state of Michigan, and Kalamazoo and Van Buren Counties were \$105,200, \$90,100 and \$110,300, respectively.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Kalamazoo/Portage MSA assessment area was 6.5%, which was higher than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	5.3	2,223	2.8	663	29.8	14,944	19.0
Moderate-income	19	25.0	14,454	18.4	1,935	13.4	14,653	18.6
Middle-income	37	48.7	42,252	53.7	2,200	5.2	18,268	23.2
Upper-income	16	21.1	19,700	25.1	604	3.1	30,764	39.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	76	100.0	78,629	100.0	5,402	6.9	78,629	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,268	1,394	1.7	26.5	3,364	63.9	510	9.7
Moderate-income	29,757	14,539	17.4	48.9	11,615	39.0	3,603	12.1
Middle-income	70,718	45,785	54.7	64.7	18,621	26.3	6,312	8.9
Upper-income	27,482	22,019	26.3	80.1	4,124	15.0	1,339	4.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	133,225	83,737	100.0	62.9	37,724	28.3	11,764	8.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	259	2.1	205	1.9	41	3.8	13	3.5
Moderate-income	2,870	23.8	2,486	23.4	292	27.2	92	25.1
Middle-income	6,278	52.0	5,547	52.2	539	50.2	192	52.3
Upper-income	2,664	22.1	2,392	22.5	202	18.8	70	19.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,071	100.0	10,630	100.0	1,074	100.0	367	100.0
Percentage of Total Businesses:				88.1		8.9		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	134	24.3	120	23.1	14	43.8	0	0.0
Middle-income	312	56.6	299	57.6	13	40.6	0	0.0
Upper-income	105	19.1	100	19.3	5	15.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	551	100.0	519	100.0	32	100.0	0	0.0
Percentage of Total Farms:				94.2		5.8		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
KALAMAZOO/PORTAGE ASSESSMENT AREA**

The bank's performance in the Kalamazoo/Portage assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests and "Outstanding" for the investment test.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LANSING/EAST
LANSING MSA**

The Lansing/East Lansing MSA assessment area included the entire MSA, which is comprised of Clinton, Eaton, and Ingham counties in the State of Michigan. There were a total of 117 census tracts in the 2006 assessment area: nine low-income representing 7.7% of the census tracts, 25 moderate-income representing 21.4% of the census tracts, 58 middle-income representing 49.6% of the census tracts, 23 upper-income representing 19.7% of the census tracts, and two with no income designation representing 1.7% of the census tracts.

HMDA lending activity accounts for 4.4% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 25 institutions in the Lansing/East Lansing MSA with 15.7% of the market share. As of December 31, 2006, the bank operated 17 banking centers in this assessment area, which account for 2.3% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and subsidiaries of bank holding companies.

Based on 2000 Census data, the total population within the assessment area was 447,728. The populations within each county comprising the assessment area were 64,753 in Clinton County; 103,655 in Eaton County; and 279,320 in Ingham County. By comparison, the state of Michigan's population was 9.9 million for the same period. The percentage of the population in low- and moderate-income geographies was 5.7% and 17%, respectively. The median family income was \$55,552 within the bank's assessment area. The median family income for each county within the assessment area was as follows: Clinton County, \$60,491; Eaton County, \$57,898; and Ingham County, \$53,063. The median family income in the assessment area was higher than the state median family income of \$53,457. There were 181,804 housing units within the assessment area; 63.8% were owner-occupied, 31.1% were rental, and the remaining 5.2% were vacant. The median housing value within the assessment area was \$106,238. The median housing value for each county within the assessment area was as follows: Clinton County, \$121,100; Eaton County, \$112,400; and Ingham County, \$97,700. The median housing value within the state of Michigan over the same period was \$110,300.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Lansing/East Lansing MSA was 5.0%, which was lower than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following tables:

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	7.7	3,565	3.2	1,022	28.7	20,751	18.7
Moderate-income	25	21.4	17,149	15.5	2,604	15.2	20,487	18.5
Middle-income	58	49.6	65,760	59.4	2,792	4.2	26,074	23.5
Upper-income	23	19.7	24,300	21.9	679	2.8	43,462	39.2
Unknown-income	2	1.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	117	100.0	110,774	100.0	7,097	6.4	110,774	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,134	1,992	1.7	19.7	6,896	68.0	1,246	12.3
Moderate-income	31,543	16,075	13.9	51.0	13,291	42.1	2,177	6.9
Middle-income	102,198	70,927	61.2	69.4	26,632	26.1	4,639	4.5
Upper-income	37,867	26,907	23.2	71.1	9,631	25.4	1,329	3.5
Unknown-income	62	0	0.0	0.0	62	100.0	0	0.0
Total Assessment Area	181,804	115,901	100.0	63.8	56,512	31.1	9,391	5.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	750	4.2	618	3.9	91	6.3	41	6.1
Moderate-income	3,049	17.0	2,586	16.3	317	22.0	146	21.9
Middle-income	9,427	52.4	8,519	53.7	616	42.7	292	43.7
Upper-income	4,404	24.5	3,910	24.6	365	25.3	129	19.3
Unknown-income	347	1.9	234	1.5	53	3.7	60	9.0
Total Assessment Area	17,977	100.0	15,867	100.0	1,442	100.0	668	100.0
Percentage of Total Businesses:				88.3		8.0		3.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.2	2	0.2	0	0.0	0	0.0
Moderate-income	8	0.8	8	0.8	0	0.0	0	0.0
Middle-income	877	88.1	864	88.0	13	92.9	0	0.0
Upper-income	108	10.8	107	10.9	1	7.1	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	996	100.0	982	100.0	14	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
LANSING/EAST LANSING ASSESSMENT AREA**

The bank's performance in the Lansing/East Lansing assessment area is consistent with the state rating of "High Satisfactory" for the lending test and "Outstanding" for the investment test. The service test rating is below the state rating of "High Satisfactory" due to a weaker distribution of retail banking centers.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NILES/BENTON
HARBOR MSA**

The Niles/Benton Harbor assessment area encompasses the entire MSA, which is comprised of Berrien County. There were a total of 48 census tracts in the assessment area: four low-income representing 8.3% of the census tracts, five moderate-income representing 10.4% of the census tracts, 29 middle-income representing 60.4% of the census tracts, and 10 upper-income tracts representing 20.8% of the census tracts within the assessment area. Combined, low- and moderate-income tracts accounted for 18.7% of the census tracts within the assessment area.

HMDA lending activity accounts for 1.6% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 10 institutions in the Niles/Benton Harbor MSA with 32.0% of the deposit market share. As of December 31, 2006, the bank operated 13 banking centers in this assessment area, which account for 1.8% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Chemical Bank, JP Morgan Chase Bank NA, and Horizon Bank NA.

Based on 2000 Census data, total population within the assessment area was 162,453 and the population for the state of Michigan was 9.9 million for the same period. The percentage of the population in low- and moderate-income geographies was 6.0% and 10.0%, respectively. The median family income was \$46,594, which was lower than the state median family income of \$53,457. There were 73,445 housing units within this assessment area: 62.5% were owner-occupied, 24.0% were rental units, and the remaining 13.4% were vacant. The median housing value was \$93,279. By comparison, the median housing value for the state of Michigan was \$110,300.

Based on the 2000 Labor Summary Report, the unemployment rate in the Niles/Benton Harbor MSA was 5.5%, which is slightly lower than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	8.3	2,221	5.1	1,042	46.9	8,818	20.2
Moderate-income	5	10.4	3,971	9.1	884	22.3	7,799	17.9
Middle-income	29	60.4	27,653	63.5	1,827	6.6	9,588	22.0
Upper-income	10	20.8	9,734	22.3	287	2.9	17,374	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	48	100.0	43,579	100.0	4,040	9.3	43,579	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,217	1,060	2.3	25.1	2,399	56.9	758	18.0
Moderate-income	6,830	3,133	6.8	45.9	3,043	44.6	654	9.6
Middle-income	47,904	30,884	67.2	64.5	9,802	20.5	7,218	15.1
Upper-income	14,494	10,848	23.6	74.8	2,400	16.6	1,246	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	73,445	45,925	100.0	62.5	17,644	24.0	9,876	13.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	460	6.1	388	5.7	49	9.5	23	8.7
Moderate-income	745	9.8	642	9.4	63	12.2	40	15.2
Middle-income	4,744	62.6	4,326	63.6	266	51.5	152	57.6
Upper-income	1,631	21.5	1,443	21.2	139	26.9	49	18.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,580	100.0	6,799	100.0	517	100.0	264	100.0
Percentage of Total Businesses:				89.7		6.8		3.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.4	1	0.2	0	0.0	1	100.0
Moderate-income	5	1.1	4	0.9	1	6.3	0	0.0
Middle-income	384	81.2	370	81.1	14	87.5	0	0.0
Upper-income	82	17.3	81	17.8	1	6.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	473	100.0	456	100.0	16	100.0	1	100.0
Percentage of Total Farms:				96.4		3.4		0.2

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
NILES/BENTON HARBOR ASSESSMENT AREA**

The bank's performance in the Niles/Benton Harbor assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests and "Outstanding" for the investment test.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAGINAW MI MSA

The Saginaw assessment area encompasses the entire Saginaw MSA, which is comprised of Saginaw County. There were a total of 37 census tracts in the assessment area: eight low-income census tracts representing 21.6% of the census tracts, seven moderate-income representing 18.9% of the census tracts, 14 middle-income representing 37.8% of the census tracts, and eight upper-income representing 21.6% of the census tracts. Combined, low- and moderate-income tracts accounted for 40.5% of the geographies within the assessment area.

HMDA lending activity accounts for 0.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked 15th of 18 institutions in the Saginaw MSA with 0.7% of the market share. As of December 31, 2006, the bank operated two banking centers in this assessment area, which account for 0.3% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Citizens Bank, LaSalle Bank Midwest NA, and National City Bank of the Midwest.

The total population within the assessment area was 210,039 and the percentage in low- and moderate-income geographies was 18.4% and 17%, respectively. Based on 2000 Census data, the median family income in the assessment area was \$46,489, which was lower than the state median family income of \$53,457. There were approximately 59,308 housing units within the assessment area: 64.6% were owner-occupied, 28.6% were rental units, and the remaining 6.7% were vacant. The median housing value was \$84,903 within the assessment area and \$110,300 for the state of Michigan.

Based on the 2000 Labor Summary Report, the unemployment rate in the Saginaw assessment area was 8.5%, which was higher than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	21.6	6,500	17.5	2,561	39.4	9,289	25.1
Moderate-income	7	18.9	5,686	15.3	1,312	23.1	6,420	17.3
Middle-income	14	37.8	14,480	39.1	976	6.7	7,149	19.3
Upper-income	8	21.6	10,385	28.0	292	2.8	14,193	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	37,051	100.0	5,141	13.9	37,051	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,592	5,036	13.1	47.5	4,195	39.6	1,361	12.8
Moderate-income	9,732	5,327	13.9	54.7	3,475	35.7	930	9.6
Middle-income	23,327	16,568	43.2	71.0	5,671	24.3	1,088	4.7
Upper-income	15,657	11,409	29.8	72.9	3,637	23.2	611	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	59,308	38,340	100.0	64.6	16,978	28.6	3,990	6.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	532	11.1	459	11.0	52	10.9	21	14.7
Moderate-income	806	16.8	692	16.6	83	17.4	31	21.7
Middle-income	2,003	41.7	1,715	41.0	225	47.2	63	44.1
Upper-income	1,457	30.4	1,312	31.4	117	24.5	28	19.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,798	100.0	4,178	100.0	477	100.0	143	100.0
Percentage of Total Businesses:				87.1		9.9		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	1.4	1	1.4	0	0.0	0	0.0
Middle-income	40	54.1	39	54.2	1	50.0	0	0.0
Upper-income	33	44.6	32	44.4	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	74	100.0	72	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAGINAW MI ASSESSMENT AREA

The bank’s performance in the Saginaw assessment area is consistent with the state rating of “Outstanding” for the investment test, but below the state rating of “High Satisfactory” for the lending and service tests.

Fifth Third entered into the Saginaw market on October 17, 2005 by opening a banking center in a middle-income census tract. A second banking center was opened on May 22, 2006 in an upper-income census tract.

Overall lending in the Saginaw assessment area for 2006 is considered “Low Satisfactory.” Fifth Third’s made five HMDA loans or 3.3% of its loans in low-income geographies and 12 or 7.9% of its loans in moderate-income geographies, which was below the owner-occupied rates of 13.1% in low-income and 13.9% in moderate-income geographies. Small business lending included two loans or 5.1% of its loans in low-income and five or 12.8% of its loans in moderate-income geographies. This was below the percentage of total businesses in low-income (11.1%) and in moderate-income geographies (16.8). In 2006, the bank made seven HMDA loans or 4.6% of its loans to low-income borrowers and 17 loans or 11.3% of its loans to moderate income borrowers. This is below the adjusted family income of 11.2% for low-income families and below the 17.3% for families in moderate-income level. Small business loans to businesses with revenues of \$1 million or less was at 46.2% in 2006, which was considerably lower than the 87.1% of total businesses with \$1 million of less in revenue in this assessment area. Fifth Third did not make any community development loans in the Saginaw assessment area for the scope period of this evaluation.

For the Saginaw assessment area, Fifth Third does not have any banking centers or ATMs located in low- and moderate-income census tracts. The bank provided an adequate level of community development service in this assessment area.

Assessment Area	Lending Test	Investment Test	Service Test
Battle Creek	Consistent	Consistent	Consistent
Bay City	Consistent	Below	Below
Jackson	Consistent	Consistent	Exceeds
Kalamazoo/Portage	Consistent	Consistent	Consistent
Lansing/East Lansing	Consistent	Consistent	Below
Niles/Benton Harbor	Consistent	Consistent	Consistent
Saginaw	Below	Consistent	Below

**NON-METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NON-METROPOLITAN
NORTHERN MICHIGAN ASSESSMENT AREA**

Fifth Third's operations in the Non-metropolitan assessment area for northern Michigan are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 5.9% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 28 institutions with 18.5% deposit market share within the following counties of this assessment area combined: Antrim, Benzie, Charlevoix, Clare, Crawford, Emmet, Grand Traverse, Isabella, Kalkaska, and Lake. The bank ranked second of 24 institutions with 19.0% deposit market share within the following counties combined: Leelanau, Mason, Mecosta, Midland, Missaukee, Oscoda, Otsego, Roscommon, and Wexford. As of December 31, 2006, the bank operated 23 banking centers in this assessment area, which account for 3.2% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of JP Morgan Chase Bank NA, Huntington National Bank, and Isabella Bank & Trust.

There were a total of 161 census tracts in the assessment area: no low-income census tracts, 30 moderate-income tracts representing 18.6% of the census tracts, 108 middle-income representing 67.1% of the census tracts, 21 upper-income representing 13% of the census tracts, and two census tracts for which the income is unknown representing 1.2% of the census tracts. The areas served included remote rural communities, some of which were designated as underserved and a few of which were designated as distressed. The following census tracts were designated as underserved during 2005 and 2006:

- Antrim County – six census tracts (9601 through 9606)
- Charlevoix County - 14 census tracts (9801 through 9814)
- Crawford County - five census tracts (9601 through 9605)
- Emmet County - five census tracts (9701 and 9702, 9704 and 9705, 9708)
- Mason County – eight census tracts (9501 through 9508)
- Otsego County - six census tracts (9501 through 9506)
- Roscommon County – six census tracts (9703 through 9705, 9707, 9710, 9711)
- Wexford County – six census tracts (9801 and 9802, 9804 through 9806, and 9808)

The following tracts were designated as distressed:

- Clare County – three census tracts (9806 through 9808)
- Kalkaska County – four census tracts (9502 through 9504, 9506) during 2005

Fifth Third does not maintain a banking center office in the following counties where there are distressed or underserved tracts: Clare, Kalkaska, and Roscommon.

Seven community representatives were interviewed who identified flexibility with respect to affordable housing programs and small business lending as the greatest needs within the assessment area. Banks are generally active and cooperative.

Housing Characteristics

Based on 2000 Census data, there were 326,703 housing units in the assessment area. Approximately 55% of the housing units were owner-occupied, 15.1% were rental units, and the remaining 29.9% were vacant. The median housing value within this assessment area was \$94,709. The median housing values by county within this assessment area were: Antrim, \$103,300; Benzie, \$104,700; Charlevoix, \$110,400; Clare, \$69,900; Crawford, \$78,500; Emmet, \$123,600; Grand Traverse, \$123,300; Isabella, \$88,400; Kalkaska, \$81,100; Lake, \$59,000; Leelanau, \$164,900; Mason, \$83,300; Mecosta, \$86,400; Midland, \$96,300; Missaukee, \$78,400; Oscoda, \$70,700; Otsego, \$101,500; Roscommon, \$76,600; and Wexford, \$78,300. By comparison, the median housing value in the state of Michigan was \$110,300.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 9.2% in moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 6.5% and 4.3%, respectively. Based on the same data, the unemployment rate in the non-Metropolitan assessment area of northern Michigan was 6.7%, which was higher than the unemployment rate for the state of Michigan at 5.8%.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 587,039. The percentage of the population in moderate-income geographies was 15.1% for the period under review; there were no low-income tracts within this assessment area.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$44,613. Families with low incomes represent 17.3%, families with moderate incomes represent 19.5%, families with middle incomes represent 23.1%, and families with upper incomes represent 40.1%. In addition, 6.9% of the families within this assessment area lived below the poverty level. The median family income in the assessment area was lower than the median family income of \$53,457 for the state of Michigan.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	27,355	17.3
Moderate-income	30	18.6	23,228	14.7	2,852	12.3	30,744	19.5
Middle-income	108	67.1	105,225	66.6	7,050	6.7	36,498	23.1
Upper-income	21	13.0	29,503	18.7	952	3.2	63,359	40.1
Unknown-income	2	1.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	161	100.0	157,956	100.0	10,854	6.9	157,956	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	67,024	26,871	14.9	40.1	9,322	13.9	30,831	46.0
Middle-income	212,591	119,856	66.7	56.4	33,076	15.6	59,659	28.1
Upper-income	47,064	33,030	18.4	70.2	6,753	14.3	7,281	15.5
Unknown-income	24	0	0.0	0.0	21	87.5	3	12.5
Total Assessment Area	326,703	179,757	100.0	55.0	49,172	15.1	97,774	29.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3,648	12.6	3,195	12.3	232	12.5	221	18.9
Middle-income	19,835	68.5	17,765	68.5	1,294	69.8	776	66.3
Upper-income	5,455	18.8	4,955	19.1	328	17.7	172	14.7
Unknown-income	4	0.0	2	0.0	1	0.1	1	0.1
Total Assessment Area	28,942	100.0	25,917	100.0	1,855	100.0	1,170	100.0
Percentage of Total Businesses:			89.5		6.4		4.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	90	6.3	87	6.2	3	13.0	0	0.0
Middle-income	1,120	78.8	1,105	79.0	15	65.2	0	0.0
Upper-income	211	14.8	206	14.7	5	21.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,421	100.0	1,398	100.0	23	100.0	0	0.0
Percentage of Total Farms:			98.4		1.6		0.0	

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN ASSESSMENT AREA FOR NORTHERN MICHIGAN

Lending Test

The bank's overall lending performance in the non-metropolitan assessment area for northern Michigan is adequate. Lending volume is sufficient to help meet community credit needs. Geographic distribution is adequate for HMDA and small business lending. Borrower distribution for HMDA lending is poor and the distribution of small business lending to businesses with \$1 million or less in revenue is adequate. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is adequate. This assessment area originated and purchased 5.9% of the bank's total HMDA loans and 6.3% of its total small business lending.

In 2005, Fifth Third Mortgage ranked third and Fifth Third Bank ranked 38th of 599 in the overall HMDA lending market share in this assessment area and ranked fifth and 38th of 596 in 2006, respectively.

In 2005, Fifth Third ranked sixth of 64 reporting institutions for small business lending in this assessment area and ranked seventh of 76 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA and small business lending is adequate. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined due to a decrease in demand for home purchase loans. The bank made 1,215 loans in 2005 and 969 loans in 2006, a decrease of 20.2%. Home purchase loans in this assessment area represent 40.9% of the total HMDA loans reported in this assessment area in 2005 and 39.4% in 2006.

In 2005, the bank made 110 loans or 9.1% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 13.6% in moderate-income geographies and below the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rate of 14.9 % in moderate-income geographies. In 2006, the bank made 97 loans or 10.0% of its loans in moderate-income geographies, which was below the owner-occupancy rate. The bank's overall performance is adequate.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 1,649 loans in 2005 to 1,408 loans in 2006, a 14.6% decrease. Refinance loans in this assessment area represent 55.6% of HMDA loans reported in 2005 and 57.2% in 2006.

In 2005, the bank made 122 loans or 7.4% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 13.9% of their refinance loans in moderate-income geographies and below the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 14.9% in moderate-income geographies. In 2006, the bank made 119 loans or 8.5% of its loans in moderate-income geographies, which was below the owner-occupancy rate. The bank's overall performance is adequate.

Small Business Loans

The bank made 1,265 small business loans within this assessment area in 2005 and made 993 in 2006, a decrease of 21.5%.

In 2005, the bank originated 90 or 7.1% of its small business loans in the moderate-income geographies, which was less than the total percentage of the businesses in moderate-income geographies (12.6%) in this assessment area. The bank underperformed the aggregate of lenders who made 11.2% of their small business loans in moderate-income geographies. In 2006, the bank originated 78 or 7.9% of its small business loans in moderate-income geographies, which was below the percentage of total businesses in moderate-income geographies within this assessment area. The bank's overall performance is adequate.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is poor for HMDA lending and adequate for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 25 loans or 2.1% of its loans to low-income borrowers and 84 loans or 6.9% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 6.2% of their loans to low-income borrowers and 15.5% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 17.3% of the families in the assessment area and moderate-income families comprise 19.5% of the families in the assessment area. In 2006, the bank's home purchase loans included 30 loans or 3.1% of its loans to low-income borrowers and 66 loans or 6.8% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.9%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is poor.

Refinance Loans

In 2005, the bank made 55 loans or 3.3% of its loans to low-income borrowers and 133 loans or 8.1% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 6.5% to low-income borrowers and 16.3% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 39 loans or 2.8% of its loans to low-income borrowers and 152 loans or 10.8% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is poor.

Small Business Loans

In 2005, the bank originated 57.9% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 89.5% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 47.3% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 55.0% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is adequate.

Community Development Loans

Fifth Third is a leader in making community development loans in this assessment area. In 2005 and 2006, the bank originated six community development loans totaling \$13.6 million in non-metropolitan assessment area for northern Michigan. Community development loans in non-metropolitan Michigan decreased \$17.9 million or 56.7% since the previous evaluation. Even though there has been a decrease, Fifth Third community development lending remains strong when compared to other lenders in the area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is excellent. Fifth Third funded \$5.6 million in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the non-metropolitan assessment area for northern Michigan is excellent.

Retail Services

Delivery services are readily accessible to all portions of the bank's assessment area. Services are tailored to the convenience and needs of the assessment areas, particularly in low- and moderate-income geographies.

As of December 31, 2006, Fifth Third had a total of 23 banking centers within this assessment area: five in moderate-income, 13 in middle-income, and five in upper-income census tracts. The total banking centers in this assessment area represent 3.2% of all the bank's banking centers. There are no low-income census tracts in this assessment area. Banking centers in moderate-income geographies represent 21.7% of the banking centers in this assessment area. The banking center distribution within the moderate-income tracts was more than the 18.6% of moderate-income tracts and more than the 14.7% of families living in those areas. As of December 31, 2006, the bank had 26 full-service ATMs in this assessment area: five in moderate-income, 15 in middle-income, and six in upper-income census tracts. The bank had 23 cash dispensing ATMs in this assessment area: four in moderate-income, 14 in middle-income, and five in upper-income census tracts. ATMs in moderate-income geographies consist of 18.4% of the ATMs in this assessment area. The ATM distribution within the moderate-income tracts was slightly less than the percentage of moderate-income tracts, but more than the percentage of families living in those areas. The bank did not open or close any banking centers in this assessment area since the previous evaluation.

Community Development Services

The bank is a leader in providing community development services.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include technical assistance for various organizations and financial training through school programs. In 2005, 260 hours were spent providing financial education programs in this assessment area and 325 hours were spent providing financial education programs in 2006. Over 400 hours were spent providing technical assistance. Program involvement includes:

- Economic Development Foundation – An officer serves on the Grand Traverse Regional Loan Committee, which promotes and assists with growth and development of businesses by creating awareness of and interest in the 504-loan program.
- Elk Rapids DDA – An officer serves as secretary on this organization that promotes economic development in the downtown district.
- Homestretch – An officer serves as president for this regional housing development organization that provides low-cost housing to low-income families.
- Leelanau County Chamber of Commerce – An officer serves as board treasurer of this Chamber whose mission is to promote the economic well-being of Leelanau County.
- Goodwill Industries Homeless Services – An officer services as board treasurer and chairs the Finance Committee. This is a community service agency that assists individuals facing barriers to employment.
- Women's Resource Center – An officer serves as a board member of this organization that provides education and housing to its clients.
- Traverse City Public Schools – An officer serves on the empowering committee and is assigned to the steering committee that is responsible for refiguring the school system due to a budget crisis.

- Big Brother/Big Sister – Eight Fifth Third employees partnered with this organization to mentor students in economics at Glenn Elementary School located in Traverse City. Around 62% of the students are from low-income families.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2005, two grants totaling \$125,000 were awarded to the Foundation for Mental Health, located in Traverse City.

**NON-METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-METROPOLITAN
WESTERN AND EASTERN MICHIGAN**

The bank's non-metropolitan western and eastern Michigan combined assessment areas included the following Michigan counties: Allegan, Hillsdale, Montcalm, Oceana, St. Joseph, and Shiawassee. There were a total of 82 census tracts in the assessment area: no low-income census tracts, five moderate-income tracts representing 6.1% of the census tracts, 63 middle-income representing 76.8% of the census tracts, and 14 upper-income representing 17.1% of the census tracts.

HMDA lending activity accounts for 3.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 35 institutions in the bank's non-MSA western and eastern Michigan assessment area with 18.6% of the deposit market share. As of December 31, 2006, the bank operated 12 banking centers in this assessment area, which account for 1.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Chemical Bank, Huntington National Bank, and Sturgis Bank & Trust Company.

Based on 2000 Census data, the total population within the assessment area was 374,440 and the distribution by county was the following: Allegan, 105,665; Hillsdale, 46,527; Montcalm, 61,266; Oceana, 26,873; St. Joseph, 62,422; and Shiawassee, 71,687. By comparison, the population within the state of Michigan was approximately 9.9 million.

The percentage of the population in moderate-income geographies was 3.5%. During 2005 and 2006, the following census tracts within the assessment area were designated as distressed and/or underserved:

- Montcalm County - 13 census tracts (9801-9813) designated as distressed
- Oceana County - three census tracts (0101-0103) were both distressed and underserved
- Shiawassee County - eight census tracts (0301-0303, 0305, 0316-0319) designated as distressed.

The median family income within the assessment area was \$47,323 and the median family income within each county was: Allegan, \$51,908; Hillsdale, \$45,895; Montcalm, \$42,823; Oceana, \$40,602; St. Joseph, \$46,391; and Shiawassee, \$49,329. The median family income in the assessment area was lower than the state median family income of \$53,457.

There were 159,980 housing units within this assessment area: 70% were owner-occupied, 16.6% were rental units, and the remaining 14% were vacant. Based on 2000 Census data, the median housing value for this assessment area was \$93,205. The median housing values for the counties that comprise this assessment area were: Allegan, \$111,300; Hillsdale, \$87,600; Montcalm, \$83,300; Oceana, \$79,600; St. Joseph, \$84,400; and Shiawassee, \$97,100. By comparison, the median housing value within the state of Michigan was \$110,300.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Michigan Non-Metropolitan assessment area was 5.1%, which was lower than the state unemployment rate of 5.8%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	15,328	15.1
Moderate-income	5	6.1	3,314	3.3	595	18.0	17,826	17.6
Middle-income	63	76.8	79,035	77.9	5,321	6.7	24,571	24.2
Upper-income	14	17.1	19,114	18.8	680	3.6	43,738	43.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	82	100.0	101,463	100.0	6,596	6.5	101,463	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,607	3,135	2.8	55.9	1,995	35.6	477	8.5
Middle-income	128,960	86,775	78.1	67.3	21,670	16.8	20,515	15.9
Upper-income	25,413	21,201	19.1	83.4	2,858	11.2	1,354	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	159,980	111,111	100.0	69.5	26,523	16.6	22,346	14.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	574	3.9	52	4.0	33	3.5	20	4.2
Middle-income	11,316	77.6	10,189	77.4	738	77.8	389	81.6
Upper-income	2,693	18.5	2,448	18.6	177	18.7	68	14.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,583	100.0	13,158	100.0	948	100.0	477	100.0
Percentage of Total Businesses:				90.2		6.5		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	0.2	4	0.2	0	0.0	0	0.0
Middle-income	1,417	82.5	1,382	82.4	35	87.5	0	0.0
Upper-income	296	17.2	291	17.4	5	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,717	100.0	1,677	100.0	40	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN WESTERN AND EASTERN ASSESSMENT AREA FOR MICHIGAN

The bank's performance in the non-metropolitan western and eastern assessment area Michigan is consistent with the state rating of "High Satisfactory" for the lending and service tests and "Outstanding" for the investment test.

Assessment Area	Lending Test	Investment Test	Service Test
Non-Metropolitan-MI	Consistent	Consistent	Consistent

STATE OF INDIANA

CRA RATING FOR: STATE OF INDIANA:⁷ Satisfactory
The lending test is rated: “High Satisfactory”
The investment test is rated: “Outstanding”
The service test is rated: “High Satisfactory”

Major factors supporting the rating include:

- Lending levels reflects good responsiveness to assessment area credit needs;
- The geographic distribution of HMDA loans reflects an adequate penetration and for small business loans a good penetration throughout the Indiana assessment areas;
- The distribution of home purchase lending reflects an excellent penetration and the distribution of refinance lending reflects a good penetration among borrowers of different income levels;
- The distribution of small business lending reflects an adequate penetration among businesses of different sizes;
- The bank is a leader in making community development loans, and makes use of innovative and/or flexible lending practices in serving assessment area credit needs;
- The level of qualified community development investments and grants is excellent;
- Delivery systems are accessible to the bank’s assessment areas;
- The opening and closing of banking centers has adversely affected the accessibility of the bank’s delivery systems, particularly to moderate-income geographies and individuals; and,
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Indiana is consistent with the overall scope.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE STATE OF INDIANA

The bank’s operations in the assessment areas within the state of Indiana are consistent with the overall bank. The same deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 9.6% of the bank’s total lending activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third was ranked third of 220 institutions in the state of Indiana with 7.4% of the deposit market share. As of December 31, 2006, the bank operated 90 banking centers in Indiana, which account for 12.4% of all the banking centers in the combined assessment areas. The bank’s primary competitors include offices and/or banking centers of large banks and subsidiaries of regional bank holding companies.

⁷ For institutions with banking centers in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

Fifth Third's assessment areas consisted of all or a portion of the following combined MSA and non-MSA areas:

- Indianapolis/Anderson/Columbus CSA
- Bloomington MSA
- Elkhart/Goshen MSA
- Fort Wayne MSA
- Lafayette MSA
- Michigan City/LaPorte MSA
- Terre Haute MSA
- Non-MSA southeast portion of central Indiana, including the counties of Decatur, Fayette, Jackson, Jackson, Jennings, Lawrence, Orange, Ripley, Rush and Scott.
- Non-MSA Indiana, including the counties of Adams, Dubois, Fulton, Knox, Marshall, Parke, Perry, Pike, Pulaski, Spencer, Starke, and Steuben.

There were a total of 780 census tracts in the Indiana assessment areas, consisting of 38 low-income census tracts, 174 moderate-income, 438 middle-income, 126 upper-income census tracts, and four census tracts for which the income was unknown. Low-and moderate income census tracts accounted for 4.9% and 22.3% of the census tracts, respectively.

The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values. Manufacturing in Indiana has been hurt by the recent problems facing the three large auto makers in Michigan.

Demographic information for the state of Indiana is on the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	38	4.9	20,311	2.3	5,933	29.2	163,688	18.2
Moderate-income	174	22.3	150,582	16.8	21,204	14.1	169,860	18.9
Middle-income	438	56.2	539,740	60.1	27,595	5.1	215,828	24.0
Upper-income	126	16.2	186,861	20.8	4,032	2.2	348,118	38.8
Unknown-income	4	0.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	780	100.0	897,494	100.0	58,764	6.5	897,494	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	49,907	13,470	1.5	27.0	27,620	55.3	8,817	17.7
Moderate-income	282,637	131,513	14.2	46.5	120,701	42.7	30,423	10.8
Middle-income	838,460	572,153	62.0	68.2	205,207	24.5	61,100	7.3
Upper-income	267,037	206,188	22.3	77.2	45,412	17.0	15,437	5.8
Unknown-income	10	0	0.0	0.0	10	100.0	0	0.0
Total Assessment Area	1,438,051	923,324	100.0	64.2	398,950	27.7	115,777	8.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,283	2.7	2,802	2.7	347	2.9	134	3.2
Moderate-income	20,724	17.2	17,663	16.9	2,342	19.4	719	17.4
Middle-income	70,322	58.4	60,919	58.4	6,886	57.0	2,517	60.9
Upper-income	26,088	21.6	22,842	21.9	2,494	20.6	752	18.2
Unknown-income	100	0.1	70	0.1	20	0.2	10	0.2
Total Assessment Area	120,517	100.0	104,296	100.0	12,089	100.0	4,132	100.0
Percentage of Total Businesses:				86.5		10.0		3.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7	0.1	7	0.1	0	0.0	0	0.0
Moderate-income	321	3.7	319	3.7	2	3.1	0	0.0
Middle-income	7,307	84.3	7,251	84.3	55	84.6	1	100.0
Upper-income	1,034	11.9	1,026	11.9	8	12.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,669	100.0	8,603	100.0	65	100.0	1	100.0
Percentage of Total Farms:				99.2		0.7		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF INDIANA

Lending Test

The bank's lending performance in Indiana is rated "High Satisfactory." Overall, lending levels reflect a good responsiveness to the credit needs in the Indiana assessment areas. For the lending test, the greatest weight was placed on the Indianapolis CSA.

Lending Activity

During the review period, the bank originated \$1.4 million in HMDA loans and \$0.7 million small business loans throughout the Indiana assessment areas. This represents 9.6% of the total HMDA lending and 12.2% of the total small business lending in the combined assessment area.

Geographic and Borrower Distribution

Overall, the geographic distribution of HMDA loans is adequate and of small business loans is good. Some lending gaps were noted in low-income geographies in the Indianapolis, Lafayette, and Ft. Wayne MSAs. The distribution of home purchase loans reflects an excellent penetration and the distribution of refinance loans reflects a good penetration among customers of different income levels. The distribution of small business loans reflects an adequate penetration among businesses of different revenue sizes. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Lending

The bank is a leader in making community development loans in Indiana. In 2005 and 2006, the bank originated 18 community development loans totaling \$41.7 million. Community development loans decreased \$14.8 million or 26.2% since the previous evaluation, with the largest decreases in the Indianapolis MSA and the Indiana non-metropolitan assessment areas. Even though there has been an overall decrease, Fifth Third community development lending remains strong when compared to other lenders in Indiana. The majority of these loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

The bank's performance in Indiana under the investment test is considered "Outstanding." In 2005 and 2006, the bank funded \$20.7 million in qualified investments. Qualified investments increased \$2.7 million or 15.4% since the previous evaluation, with the largest increases in the Indianapolis MSA and Bloomington assessment areas. Additional information is provided with the analysis for each assessment area.

Service Test

The bank's performance in Indiana under the service test is considered "High Satisfactory."

Retail Services

Fifth Third's retail delivery systems are accessible to the Indiana assessment areas. The bank's record of opening and closing offices has adversely affected the accessibility of its delivery systems, particularly to moderate-income geographies and individuals. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the bank had 90 banking centers in the State of Indiana, with one or 1.1% located in low-income geographies and 18 or 20.0% in moderate-income geographies. The distribution of banking centers in the low-income tracts was less than the 2.3% of families living in those areas and in moderate-income tracts was more than the 16.8% of families living in those areas. Banking centers within low-income tracts are less than the 4.9% of low-income census tracts and less than 22.3% of moderate-income tracts. The bank had 126 ATMs with six or 4.8% located in low-income geographies and 29 or 23.0% in moderate-income geographies. The ATM distribution within the low-income census tracts was more than the percentage of families living in those areas and slightly less than the percentage of low-income tracts. The ATM distribution within the moderate-income census tracts was more than the percentage of families living in those areas and more percentage of moderate-income tracts.

Based on this analysis alone, the retail distribution would be considered adequate. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Two additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional eleven banking centers are within one mile.

In 2005 and 2006, 10 new banking centers were opened, none located in low-income, four located in moderate-income, two in middle-income, and four in upper-income geographies. In 2005 and 2006, Fifth Third closed 13 banking centers: five in moderate-income, seven in middle-income, and one in upper-income geographies. This resulted in a net decrease of one banking center in moderate-income geographies.

Community Development Services

The bank is a leader in providing community development services throughout the State of Indiana.

In 2005 and 2006, the Fifth Third homeownership mobile classroom visited the Fort Wayne, Indianapolis, Bloomington, and Lafayette assessment areas, generating 116 hours of services and had 8,447 visitors. Services provided included credit counseling to 887 visitors, opening 97 deposit accounts, assistance with 19 loan applications, and 12 loan pre-approvals.

Since the previous evaluation, the bank continued its strong involvement in providing financial literacy programs through partnership with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, serve for low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas.

Additional information about the bank's performance under the service test is provided with the analysis for each assessment area.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE INDIANAPOLIS
COMBINED STATISTICAL AREA**

Fifth Third's operations in the Indianapolis/Anderson/Columbus assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 5.6% of the bank's total HMDA-reportable activity. Based on the FDIC Deposit Market Share Reports of June 30, 2006, Fifth Third ranked fifth of 10 institutions in the Columbus MSA with 1.7% of the deposit market share and third of 56 institutions within the Indianapolis MSA with a 9.5% deposit market share. The bank did not operate banking center offices within the Anderson MSA and therefore did not have a deposit market share for this portion of the assessment area. As of December 31, 2006, the bank operated 50 banking centers in this assessment area, which account for 7.0% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and subsidiaries of bank holding companies.

The bank's assessment area is comprised of the following:

Anderson MSA

- Madison County

Columbus MSA

- Bartholomew County

Indianapolis MSA

- Boone County
- Brown County
- Hamilton County
- Hancock County
- Hendricks County
- Johnson County
- Marion County
- Morgan County
- Putnam County
- Shelby County

There were a total of 366 census tracts in the assessment area: 27 low-income representing 7.4% of the census tracts, 97 moderate-income representing 26.5% of the census tracts, 170 middle-income representing 46.4% of the census tracts, 71 upper-income representing 19.4%, and one census tract with no income designation. Combined, low- and moderate-income tracts accounted for 34% of the census tracts within this assessment area.

Seventeen community representatives were interviewed who identified affordable housing programs, loans to small businesses, and financial literacy training as the greatest needs with the assessment area. With respect to affordable housing programs, down payment assistance for residents with low or moderate incomes was specifically identified as a need. In general, the banks are considered very active and cooperative.

Housing Characteristics

Based on 2000 Census data, there were 731,665 housing units within this assessment area, of which 63.2% were owner-occupied, 29.2% were rental units, and the remaining 7.6% were vacant. The median housing value within this assessment area was \$108,556. The median housing values for the Anderson MSA, Columbus MSA, and Indianapolis MSA were \$80,492, \$99,307 and \$112,351, respectively. The current housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Labor, Employment, and Economic Characteristics

Based on 2000 Labor Summary from U.S. Census, unemployment was approximately 13.1% in the low-income census tracts, and 7.3% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 3.7% and 2.1%, respectively. Based on the same data, the unemployment rate in the Indianapolis CSA was 4.4%, which was slightly lower than the unemployment rate for the State of Indiana at 4.9%.

Population Characteristics

Based on 2000 Census data, the total population within the assessment area was 1.7 million. The population within each MSA was as follows: Anderson, 133,358; Columbus, 71,435; and Indianapolis, 1.5 million. The percentage of the population in low- and moderate-income geographies was 4.3% and 22.1%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$54,485. Families with low incomes represented 18.9% of families, those with moderate incomes represented 18.6% of families, those with middle incomes represented 23.1% of families, and those with upper incomes represented 39.4% of families within the assessment area. The median family income in the assessment area was higher than the median family income of \$50,261 for the state of Indiana. The median family income for each MSA was the following: Anderson, \$46,539; Columbus, \$52,072; and Indianapolis, \$55,425.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	7.4	17,236	3.8	4,889	28.4	86,350	18.9
Moderate-income	97	26.5	94,783	20.7	12,070	12.7	84,991	18.6
Middle-income	170	46.4	227,845	49.8	9,600	4.2	105,907	23.1
Upper-income	71	19.4	117,741	25.7	2,065	1.8	180,357	39.4
Unknown-income	1	0.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	366	100.0	457,605	100.0	28,624	6.3	457,605	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	37,022	12,344	2.7	33.3	17,115	46.2	7,563	20.4
Moderate-income	173,966	81,447	17.6	46.8	74,018	42.5	18,501	10.6
Middle-income	357,449	238,298	51.5	66.7	96,895	27.1	22,256	6.2
Upper-income	163,228	130,316	28.2	79.8	25,429	15.6	7,483	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	731,665	462,405	100.0	63.2	213,457	29.2	55,803	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,852	3.0	1,583	3.0	211	3.2	58	2.8
Moderate-income	10,840	17.7	9,237	17.5	1,249	19.2	354	17.0
Middle-income	31,018	50.5	26,627	50.4	3,243	49.9	1,148	55.2
Upper-income	17,628	28.7	15,327	29.0	1,788	27.5	513	24.7
Unknown-income	49	0.1	30	0.1	13	0.2	6	0.3
Total Assessment Area	61,387	100.0	52,804	100.0	6,504	100.0	2,079	100.0
Percentage of Total Businesses:				86.0		10.6		3.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.2	4	0.2	0	0.0	0	0.0
Moderate-income	119	5.0	118	5.0	1	9.1	0	0.0
Middle-income	1,848	77.6	1,842	77.8	6	54.5	0	0.0
Upper-income	409	17.2	405	17.1	4	36.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,380	100.0	2,369	100.0	11	100.0	0	0.0
Percentage of Total Farms:				99.5		0.5		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE INDIANAPOLIS CSA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Indianapolis CSA assessment area is good. Lending levels are sufficient to help meet community credit needs. The geographic distribution of lending is generally good, though some lending gaps were noted in low-income geographies. The borrower distribution performance varied by product. Community development lending enhances lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 5.6% of the bank's total HMDA loans and 7.3% of its total originated small business loans.

In 2005, Fifth Third Mortgage ranked 10th and Fifth Third Bank ranked 76th of 688 lenders in the overall HMDA lending market share in this assessment area and ranked 13th and 79th of 714 lenders in 2006.

In 2005, Fifth Third ranked eighth of 108 reporting institutions in overall CRA lending market share in this assessment area and ranked 13th of 128 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is good; however, weaker performance was noted for home purchase loans. Some gaps in lending were noted, especially in low-income areas. In 2005, no lending occurred in six (22.2%) of the 27 low-income tracts and seven (7.2%) of the 97 moderate-income tracts compared to two (1.2%) of the 170 middle-income tracts and three (4.2%) of the 71 upper-income tracts. In 2006, no lending occurred in six (22.2%) of the 27 low-income tracts and 10 (10.3%) of the 97 moderate-income tracts compared to four (2.4%) of the 170 middle-income tracts and zero (0.0%) of the 71 upper-income tracts.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 1,825 loans in 2005 and 1,820 loans in 2006, a decrease of 0.3%. Home purchase loans in this assessment area represent 56.1% of total HMDA loans reported in this assessment area in 2005 and 61.1% in 2006.

In 2005, the bank made 21 loans or 1.2% of its loans in low-income geographies and 240 loans or 13.2% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 2.5% in low-income geographies and 13.5% in moderate-income geographies. The bank performed the same as the aggregate of lenders, excluding subprime lenders, in low-income geographies and outperformed in moderate-income geographies. The bank performed below the owner-occupancy rates of 2.7% and 17.6% in low- or moderate-income geographies, respectively.

In 2006, the bank made 26 loans or 1.4% of its loans in low-income geographies and 230 loans or 12.6% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is adequate.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 1,280 loans in 2005 to 1,052 loans in 2006, a 17.8% decrease. Refinance loans in this assessment area represent 39.3% of total HMDA loans reported in this assessment area in 2005 and 35.3% in 2006.

In 2005, the bank made 29 loans or 2.3% of its loans in low-income geographies and 180 loans or 14.1% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 2.4% and 15.2% of their refinance loans in low- or moderate-income geographies, respectively. The bank outperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 2.7% and 17.6% in low- or moderate-income geographies, respectively. In 2006, the bank made 16 loans or 1.5% of its loans in low-income geographies and 149 loans or 14.2% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good.

Small Business Loans

The bank made 1,109 small business loans within this assessment area in 2005 and made 861 in 2006, a decrease of 22.4%.

In 2005, the bank originated 27 or 2.4% of its small business loans in low-income geographies and 184 or 16.6% in the moderate-income geographies, which was less than the total percentage of the businesses in low-income geographies (3.0%) and in moderate-income geographies (17.7%) in this assessment area. The bank outperformed the aggregate of lenders who made 1.9% of their loans in low-income geographies and 14.9% of their small business loans in moderate-income geographies. In 2006, the bank originated 21 or 2.4% of its small business loans in low-income geographies and 121 loans or 14.1% of its loans in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is excellent for home purchase lending, good for refinance lending, and adequate for small business lending.

Home Purchase Loans

In 2005, the bank made 231 loans or 12.7% of its loans to low-income borrowers and 529 loans or 29.0% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 10.4% of their loans to low-income borrowers and 24.4% of their loans to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 18.9% of the families in the assessment area and moderate-income families comprise 18.6% of the families in the assessment area. In 2006, the bank's home purchase loans decreased to 204 loans or 11.2% of its loans to low-income borrowers and 495 loans or 27.2% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.3%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made 103 loans or 8.0% of its loans to low-income borrowers and 279 loans or 21.8% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 8.7% to low-income borrowers and outperformed the aggregate of lenders who made 19.8% to moderate-income borrowers. The bank underperformed the aggregate of lenders, excluding subprime lenders, in low-income geographies and outperformed in moderate-income geographies. In 2006, the bank made 78 loans or 7.4% of its loans to low-income borrowers and 209 loans or 19.9% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 46.7% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 86.0% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 42.9% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 42.0% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is adequate.

Community Development Loans

Fifth Third is a leader in making community development loans, and made use of innovative and/or flexible lending practices in serving assessment area credit needs. In 2005 and 2006, the bank originated 10 community development loans totaling \$28.4 million in the Indianapolis CSA assessment area. Community development loans decreased \$10.2 million or 26.4% since the previous evaluation, with the largest decrease for the Indianapolis MSA. Even though there has been a decrease, Fifth Third community development lending remains strong when compared to other lenders in this area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is excellent. Fifth Third funded \$16.0 million in total investments during this evaluation period. Qualified investments increased \$5.5 million or 53.1% since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Indianapolis CSA assessment area is good.

Retail Services

Delivery services are accessible to the bank's assessment area. The bank's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or individuals. Services are tailored to the convenience and needs of the assessment areas, particularly in low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 50 banking centers within this assessment area: none in low-income, 11 in moderate-income, 21 in middle-income, and 18 in upper-income census tracts. The total banking centers in this assessment area represent 7.0% of all the bank's banking centers. Banking centers in moderate-income geographies represent 22.0% of the banking centers in this assessment area. This assessment area consists of 27 or 7.4% low-income census tracts and 3.8% of the families are in low-income census tracts. Banking centers within the moderate-income tracts are more than the 20.7% of families living in those areas and less than the 26.5% of moderate-income tracts in this assessment area. As of December 31, 2006, the bank had 55 full-service ATMs in this assessment area: none in low-income, 11 in moderate-income, 23 in middle-income, and 21 in upper-income census tracts. The bank had 13 cash dispensing ATMs in this assessment area: one in low-income, five in moderate-income, six in middle-income, and one in upper-income census tracts. ATMs in low-income geographies consist of 1.5% of the ATMs in this assessment area and moderate-income geographies consist of 23.5%. The ATM distribution within the low-income census tracts was less than the percentage of families living in those areas and less than the percentage of low-income tracts. The ATM distribution within the moderate-income census tracts was more than the percentage of families living in those areas and less percentage of moderate-income tracts.

Based on this analysis alone, the retail distribution would be considered very poor to low-income geographies and good to moderate-income geographies. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Six additional banking centers are within one mile of a low- or moderate-income geography.

Of the seven banking centers opened since the previous evaluation, three were in moderate-income and four were in upper-income census tracts. Six banking centers have been closed since the previous evaluation: three in moderate-income, two in middle-income, and one in upper-income census tracts.

Community Development Services

The bank is a leader in providing community development services.

The E-Bus visited the Indianapolis assessment area from September 28-October 1, 2005 and from June 21-June 30, 2006, generating 44.5 hours of services and had 6,220 visitors. Services provided included credit counseling to 462 visitors, assistance with six loan applications, opened 34 deposit accounts, and two loan pre-approvals.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. In 2005 and 2006, over 900 hours were spent by officers serving on organization board and committees, over 770 hours were spent providing financial education programs, and over 600 hours were spent providing technical assistance. Some of the program involvement includes:

- Home-buying Training Program – The bank provided several home-buying seminars through partnership with several local churches, schools, organizations, and Indianapolis Neighborhood Housing Partnership.
- Get Smart About Credit – This program was innovated and created by the American Bankers Association Education Foundation to make it easy for bankers to provide credit education to 15 to 25 years olds. Fifth Third partnered with the Indianapolis public school systems.
- Teach Children to Save – This program was created and sponsored by the ABA Education Foundation. Fifth Third partnered with eight Indianapolis public schools and presented training to over 1,060 K – 12 graders on the benefit of savings. This program was also partnered with the Indianapolis Juvenile Corrections Facility.
- Young Bankers Club - Fifth Third partnered with five Indianapolis elementary schools to provide hands-on financial literacy program. A 10-week curriculum is taught in a once-a-week session held during the school day. The curriculum meets local and state educational standards in both mathematics and social studies. Representatives from Fifth Third served as mentors teaching the curriculum and providing leadership and guidance. In 2005 and 2006, this program was presented to 201 students.
- Individual Development Accounts – IDA accounts were designed by Fifth Third Bank for low-income individuals with a desire to save money for a purchase of a home, to start a business, to expand a small business, or to save for educational expenses. The bank waives service fees and opens a parallel account with the state that matches the dollars (3 for 1). The CRA officer monitors these accounts and annually reports to sponsoring CDCs and Indiana Department of Commerce. IDA accounts are opened through partnerships with Martindale/Brightwood CDC and Indianapolis Urban League.
- Latino Initiative – This is a community development outreach program that provides financial literacy and homeownership information to the Latino community. Fifth Third's officers participated in over 140 outreach programs, which included offering banking products to many unbanked attendees.

- Second Helping – Fifth Third employees developed this five-week program that provides financial literacy training programs to unemployed, underemployed, or low-income individuals. Topics covered by this program includes: basic banking, checking accounts, and budgeting.
- Financial Literacy Training – An officer conducted financial literacy training on managing a checking account, basic banking, credit, investing in the future, and budgeting to local schools, church groups, business employees, and organizations.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2006, two grants were awarded in the Indianapolis assessment area: a \$500,000 grant to John H. Boner Community Center and a \$500,000 grant to Middle Way House Inc.
- Officers provide assistance to local businesses and organization with government loan application and grant programs. Financial training is also provided on topics that include developing a business plan, cash flow, business loan and deposit products, and working with banks.
- Officer provided assistance with affordable housing grant programs available through local non-profit organizations, such as the Indianapolis Urban League.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BLOOMINGTON MSA

The Bloomington assessment area included the following counties: Greene, Monroe, and Owen. There were a total of 42 census tracts in the assessment area: three low-income representing 7.1% of the census tracts, seven moderate-income representing 16.7% of the census tracts, 23 middle-income representing 54.8%, and nine upper-income representing 21.4% of the census tracts.

HMDA lending activity accounts for 0.4% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked ninth of 16 institutions in the Bloomington IN MSA with 5.3% of the market share. As of December 31, 2006, the bank operated three banking centers in this assessment area, which account for 0.4% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Monroe, JP Morgan Chase Bank NA, and Bloomfield State Bank.

Based on 2000 Census data, total population within the assessment area was 175,506. The population in each county was the following: Greene, 33,157; Monroe, 120,563; and Owen, 21,786. The percentage of the population in low- and moderate-income geographies was 9.7% and 15.9%, respectively. The median family income was \$46,988 within this assessment area. The median family income in the assessment area was lower than the state median family income of \$50,261. The median family income for each county was: Greene, \$41,523; Monroe, \$51,058; Owen, \$41,282. Based on 2000 Census data, there were 75,752 housing units within the assessment area. Approximately 56.4% of the housing units were owner-occupied, 34.1% were rental units and the remaining 9.5% were vacant units. The median housing value in the assessment area was \$91,488. The median housing values within the counties of the assessment area were: Greene, \$65,300; Monroe, \$107,500; and Owen, \$82,300. By comparison, the median housing value in the state of Indiana was \$92,500.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Bloomington IN MSA assessment area was 4.4%, which was slightly lower than the state unemployment rate which was 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	7.1	645	1.6	231	35.8	7,604	18.8
Moderate-income	7	16.7	5,294	13.1	855	16.2	7,785	19.2
Middle-income	23	54.8	26,404	65.1	1,531	5.8	9,009	22.2
Upper-income	9	21.4	8,197	20.2	324	4.0	16,142	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	40,540	100.0	2,941	7.3	40,540	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,973	196	0.5	3.9	4,428	89.0	349	7.0
Moderate-income	11,490	4,760	11.1	41.4	5,703	49.6	1,027	8.9
Middle-income	44,369	28,605	66.9	64.5	11,111	25.0	4,653	10.5
Upper-income	14,920	9,193	21.5	61.6	4,556	30.5	1,171	7.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	75,752	42,754	100.0	56.4	25,798	34.1	7,200	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	766	13.0	660	12.7	69	14.5	37	17.4
Moderate-income	790	13.4	682	13.1	71	14.9	37	17.4
Middle-income	3,245	55.0	2,879	55.2	263	55.4	103	48.4
Upper-income	1,100	18.6	992	19.0	72	15.2	36	16.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,901	100.0	5,213	100.0	475	100.0	213	100.0
Percentage of Total Businesses:				88.3		8.0		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	3	1.0	3	1.0	0	0.0	0	0.0
Moderate-income	26	8.8	26	8.9	0	0.0	0	0.0
Middle-income	230	77.7	227	77.7	3	75.0	0	0.0
Upper-income	37	12.5	36	12.3	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	296	100.0	292	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BLOOMINGTON ASSESSMENT AREA

The bank's performance in the Bloomington assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests, but below the state rating of "Outstanding" for the investment test.

In 2005 and 2006, Fifth Third funded \$0.5 million in qualified investment in this assessment area. There was a significant decrease in qualified investment, which declined \$2 million or 78% since the previous evaluation period.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ELKHART-GOSHEN IN
MSA**

The Elkhart-Goshen Indiana assessment area included all of Elkhart County. There were a total of 28 census tracts in the 2006 assessment area: one low-income representing 3.6% of the census tracts, three moderate-income representing 10.7% of the census tracts, 23 middle-income representing 82.1% of the census tracts, and one upper-income representing 3.6% of the census tracts within the assessment area. Combined, low- and moderate-income tracts accounted for 14.3% of the census tracts in the assessment area.

HMDA lending activity accounts for 0.1% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked 13th of 16 institutions in the Elkhart-Goshen MSA with 0.8% of the market share. As of December 31, 2006, the bank operated one banking center in this assessment area, which accounts for 0.1% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of JP Morgan Chase Bank, Lake City Bank, and KeyBank NA.

Based on 2000 Census data, total population within the assessment area was 182,791. The percentage of the population living within low- and moderate-income tracts was 0.5% and 6.0%, respectively. The median family income was \$50,398. The median family income in the assessment area was consistent with the state median family income of \$50,261. There were approximately 69,791 housing units in the assessment area: 68.5% of the housing units were owner-occupied, 26.3% were rental units, and the remaining 5.2% were vacant. The median housing value was \$95,648, which is fairly consistent with the median housing value for the state of Indiana at \$92,500.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Elkhart-Goshen MSA was 3.6%, which was lower than the state unemployment rate which was 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.6	134	0.3	30	22.4	7,783	16.2
Moderate-income	3	10.7	2,482	5.2	498	20.1	9,307	19.4
Middle-income	23	82.1	42,540	88.6	2,159	5.1	13,001	27.1
Upper-income	1	3.6	2,882	6.0	106	3.7	17,947	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	48,038	100.0	2,793	5.8	48,038	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	396	30	0.1	7.6	323	81.6	43	10.9
Moderate-income	4,292	1,396	2.9	32.5	2,403	56.0	493	11.5
Middle-income	60,926	43,288	90.6	71.1	14,734	24.2	2,904	4.8
Upper-income	4,177	3,078	6.4	73.7	902	21.6	197	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	69,791	47,792	100.0	68.5	18,362	26.3	3,637	5.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	254	3.6	211	3.6	28	2.8	15	7.3
Moderate-income	399	5.6	337	5.7	50	5.0	12	5.9
Middle-income	6,203	87.1	5,176	87.4	856	86.2	171	83.4
Upper-income	265	3.7	199	3.4	59	5.9	7	3.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,121	100.0	5,923	100.0	993	100.0	205	100.0
Percentage of Total Businesses:				83.2		13.9		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	0.6	2	0.6	0	0.0	0	0.0
Middle-income	347	98.3	342	98.3	5	100.0	0	0.0
Upper-income	4	1.1	4	1.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	353	100.0	348	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ELKHART ASSESSMENT AREA

The bank's performance in the Elkhart assessment area is consistent with the state rating of "High Satisfactory" for the lending test and exceeds the state rating of "High Satisfactory" for the service test, but is below the state rating of "Outstanding" for the investment test. The service test rating exceeds the state rating due to a stronger retail banking center distribution.

In 2005 and 2006, Fifth Third funded \$46,901 in qualified investments in the Elkhart assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT WAYNE MSA

The bank's Fort Wayne assessment area included a portion of the Fort Wayne MSA in Indiana; specifically, it included Allen County.

There were a total of 90 census tracts in the assessment area: three low-income census tracts representing 3.3% of the census tracts, 29 moderate-income representing 32.2% of the census tracts, 43 middle-income representing 47.8% of the census tracts, 14 upper-income representing 15.6%, and one census tract representing 1.1% of the census tracts for which the income was unknown. Combined, low-and moderate-income tracts accounted for 35.5% of the geographies in the assessment area.

HMDA lending activity accounts for 1.0% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked sixth of 19 institutions in the Fort Wayne MSA assessment area with 5.4% of the market share. As of December 31, 2006, the bank operated nine banking centers in this assessment area, which account for 1.24% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of JP Morgan Chase Bank NA, National City Bank IN, and Wells Fargo Bank NA.

Based on 2000 Census data, total population within the assessment area was 331,849. By comparison, the MSA's population was 390,156 and the population in the State of Indiana was six million. The percentage of the population in low- and moderate-income geographies was 1.7% and 26.6%, respectively. The median family income was \$52,661. The median family income in the assessment area was higher than the state median family income of \$50,261 and consistent with the median family income for the Fort Wayne MSA, which was \$52,560. There were 138,905 housing units within the assessment area: 65.8% were owner-occupied, 26.9% were rental units, and the remaining 7.3% were vacant. The median housing value was \$87,136 within the assessment area, \$88,000 for the MSA and \$92,500 for the state of Indiana.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Fort Wayne MSA assessment area was 4.7%, which was consistent with the state unemployment rate of 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.3	1,290	1.5	431	33.4	15,702	18.1
Moderate-income	29	32.2	20,418	23.6	3,474	17.0	16,195	18.7
Middle-income	43	47.8	42,476	49.0	1,572	3.7	20,864	24.1
Upper-income	14	15.6	22,433	25.9	315	1.4	33,856	39.1
Unknown-income	1	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	90	100.0	86,617	100.0	5,792	6.7	86,617	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,538	824	0.9	32.5	1,051	41.4	663	26.1
Moderate-income	39,571	18,877	20.7	47.7	16,296	41.2	4,398	11.1
Middle-income	68,381	46,923	51.3	68.6	17,559	25.7	3,899	5.7
Upper-income	28,415	24,770	27.1	87.2	2,445	8.6	1,200	4.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	138,905	91,394	100.0	65.8	37,351	26.9	10,160	7.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	199	1.6	171	1.6	26	1.9	2	0.6
Moderate-income	3,458	28.5	2,870	27.5	471	34.8	117	35.1
Middle-income	5,626	46.4	4,856	46.5	621	45.9	149	44.7
Upper-income	2,844	23.5	2,543	24.4	236	17.4	65	19.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,127	100.0	10,440	100.0	1,354	100.0	333	100.0
Percentage of Total Businesses:				86.1		11.2		2.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	2.4	10	2.4	0	0.0	0	0.0
Middle-income	331	79.8	328	79.6	2	100.0	1	100.0
Upper-income	74	17.8	74	18.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	415	100.0	412	100.0	2	100.0	1	100.0
Percentage of Total Farms:				99.3		0.5		0.2

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT
WAYNE ASSESSMENT AREA**

The bank's performance in the Fort Wayne assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests and "Outstanding" for the investment test. No lending occurred in two (66.7%) of the three low-income tracts and seven (24.1%) of the 29 moderate-income tracts in 2005 and one (33.3%) of the three low-income tracts and eight (27.6%) of the 29 moderate-income tracts in 2006. Lending was noted in all the middle- and upper-income tracts.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAFAYETTE MSA
ASSESSMENT AREA**

The Lafayette, Indiana assessment area included portions of the Lafayette MSA; specifically, the bank's assessment area encompasses Benton and Tippecanoe counties in Indiana. There were a total of 40 census tracts in the assessment area: four low-income representing 10.0%, seven moderate-income representing 17.5%, 18 middle-income representing 45.0%, 10 upper-income representing 25.0%, and one census tract representing 2.5% for which the income was not known.

HMDA lending activity accounts for 0.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked eighth of 17 institutions in the Lafayette MSA with 4.1% of the market share. As of December 31, 2006, the bank operated four banking centers in this assessment area, which account for 0.55% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and bank holding companies.

Based on 2000 Census data, total population within the assessment area was 158,376, with 9,421 people in Benton County and 148,955 in Tippecanoe County. By comparison, the full Lafayette MSA has a population totaling 178,541. The percentage of the population in low- and moderate-income geographies was 11% and 14.3%, respectively. The median family income was \$51,206 within the assessment area and the median family incomes for Benton and Tippecanoe Counties were \$46,869 and \$51,791, respectively. The median family income in the assessment area was higher than the state median family income of \$50,261 and consistent with the MSA median family income of \$51,029. There were approximately 62,161 housing units within this assessment area. Approximately 54.0% of the housing units were owner-occupied, 40.5% were rental units, and the remaining 5.4% were vacant. The median housing value in the assessment area was \$106,410, which was slightly higher than the median housing value for the MSA at \$102,953. Benton and Tippecanoe Counties had median housing values of \$76,100 and \$110,100, respectively. The median housing value within the assessment area was considerably higher than the state of Indiana's median housing value of \$92,500.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Lafayette assessment area was 6.7%, which was higher than the state unemployment rate of 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.0	1,006	2.9	352	35.0	6,442	18.3
Moderate-income	7	17.5	5,061	14.4	706	13.9	6,638	18.8
Middle-income	18	45.0	18,488	52.5	1,023	5.5	8,544	24.2
Upper-income	10	25.0	10,685	30.3	409	3.8	13,616	38.6
Unknown-income	1	2.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	40	100.0	35,240	100.0	2,490	7.1	35,240	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,978	76	0.2	1.5	4,703	94.5	199	4.0
Moderate-income	10,993	3,708	11.0	33.7	6,392	58.1	893	8.1
Middle-income	28,722	18,762	55.9	65.3	8,350	29.1	1,610	5.6
Upper-income	17,468	11,032	32.9	63.2	5,761	33.0	675	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	62,161	33,578	100.0	54.0	25,206	40.5	3,377	5.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	212	4.5	177	4.2	13	3.1	22	13.0
Moderate-income	1,339	28.2	1,110	26.7	186	44.3	43	25.4
Middle-income	2,117	44.5	1,892	45.4	149	35.5	76	45.0
Upper-income	1,072	22.5	974	23.4	71	16.9	27	16.0
Unknown-income	14	0.3	12	0.3	1	0.2	1	0.6
Total Assessment Area	4,754	100.0	4,165	100.0	420	100.0	169	100.0
Percentage of Total Businesses:				87.6		8.8		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	76	14.9	75	14.9	1	16.7	0	0.0
Middle-income	356	69.8	352	69.8	4	66.7	0	0.0
Upper-income	78	15.3	77	15.3	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	510	100.0	504	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAFAYETTE ASSESSMENT AREA

The bank's performance in the Lafayette assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests, but below the state rating of "Outstanding" for the investment test. No lending occurred in the four low-income tracts for 2005 and two (50.0%) of the four low-income tracts and four (57.1%) of the seven moderate-income tracts for 2006. Lending occurred in all but one middle- and one upper-income tract.

In 2005 and 2006, Fifth Third funded \$0.4 million in qualified investments in this assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MICHIGAN
CITY/LAPORTE MSA**

The Michigan City/LaPorte Indiana assessment area included the entire MSA, which consists of LaPorte County in Indiana. There were a total of 29 census tracts in the assessment area and they are distributed as follows: no low-income, eight moderate-income representing 27.6%, 17 middle-income representing 58.6%, and four upper-income representing 13.8% of all census tracts within the assessment area.

HMDA lending activity accounts for 0.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked fourth of 11 institutions in the Michigan City/LaPorte MSA with 8.6% of the market share. As of December 31, 2004, the bank operated three banking centers in this assessment area, which account for 0.4% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Horizon Bank NA, La Porte Savings Bank, and National City Bank of IN.

Based on the 2000 Census data, total population within the assessment area was 110,106. The percentage of the population in moderate-income geographies was 19.4%. The median family income was \$49,859. The median family income in the assessment area was lower than the state median family income of \$50,261. There are 45,621 housing units: 67.7% were owner-occupied, 22.3% were rental units, and the remaining 10% were vacant. The median housing value within the assessment area is \$92,265. By comparison, the state's median housing value is \$92,500.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Michigan City/LaPorte IN MSA assessment area was 4.3%, which was slightly lower than the state unemployment rate of 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	5,124	17.8
Moderate-income	8	27.6	4,813	16.7	649	13.5	5,589	19.4
Middle-income	17	58.6	19,481	67.6	1,056	5.4	7,285	25.3
Upper-income	4	13.8	4,537	15.7	109	2.4	10,833	37.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	28,831	100.0	1,814	6.3	28,831	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	9,059	4,168	13.5	46.0	3,530	39.0	1,361	15.0
Middle-income	29,525	21,350	69.2	72.3	5,981	20.3	2,194	7.4
Upper-income	7,037	5,348	17.3	76.0	673	9.6	1,016	14.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,621	30,866	100.0	67.7	10,184	22.3	4,571	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,141	30.8	984	30.3	112	33.9	45	35.2
Middle-income	2,117	57.1	1,856	57.2	190	57.6	71	55.5
Upper-income	447	12.1	407	12.5	28	8.5	12	9.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,705	100.0	3,247	100.0	330	100.0	128	100.0
Percentage of Total Businesses:				87.6		8.9		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	6	2.0	6	2.0	0	0.0	0	0.0
Middle-income	270	90.6	269	90.6	1	100.0	0	0.0
Upper-income	22	7.4	22	7.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	298	100.0	297	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MICHIGAN CITY/LA PORTE ASSESSMENT AREA

The bank's performance in the Michigan City/La Porte assessment area is consistent with the state rating of "High Satisfactory" for the lending and service tests, but below the state rating of "Outstanding" for the investment test.

In 2005 and 2006, Fifth Third funded \$0.5 million in qualified investments in this assessment area. The bank provided an adequate level of community development services in the Michigan City/LaPorte assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TERRE HAUTE MSA

The Terre Haute assessment area included the entire MSA, which consists of Clay, Sullivan, Vermillion, and Vigo Counties. There were a total of 46 census tracts in the assessment area, none of which were low-income, 11 were moderate-income representing 23.9%, 26 middle-income representing 56.5%, eight upper-income representing 17.4%, and one with no income designation representing 2.2% of all census tracts within the assessment area.

HMDA lending activity accounts for 0.6% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked third of nine institutions in the Terre Haute MSA with 9.7% of the market share. As of December 31, 2006, the bank operated seven banking centers in this assessment area, which account for 1.0% of the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of First Financial Bank NA, Old National Bank & Trust, and First National Bank & Trust.

Based on 2000 Census data, total population within the assessment area was 170,943. The population within each county was: Clay, 26,556; Sullivan, 16,788; Vermillion, 16,788; and Vigo, 105,848. The percentage of the population in moderate-income geographies was 18.0%. The median family income was \$42,191. The median family income for each county within the MSA was: Clay, \$41,863; Sullivan, \$39,290; Vermillion, \$41,809; and Vigo, \$42,957. The median family income in the assessment area was lower than the state median family income of \$50,261. There were 72,509 housing units within the assessment area. Approximately 65.3% of the housing units were owner-occupied, 25.5% were rental units, and the remaining 9.3% were vacant. Based on 2000 Census data, the median housing value in the assessment area was \$68,537. The median housing values for the counties within the MSA were as follows: Clay, \$71,900; Sullivan, \$57,900; Vermillion, \$59,700; and Vigo, \$71,800. By comparison, the median housing value for the state of Indiana was \$92,500.

Based on 2000 Labor Summary report produced by the Census Bureau, the unemployment rate in the Terre Haute assessment area was 6.6%, which was higher than the state unemployment rate of 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	8,316	18.9
Moderate-income	11	23.9	7,168	16.3	1,511	21.1	8,226	18.7
Middle-income	26	56.5	27,400	62.4	2,048	7.5	10,281	23.4
Upper-income	8	17.4	9,367	21.3	396	4.2	17,112	38.9
Unknown-income	1	2.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	46	100.0	43,935	100.0	3,955	9.0	43,935	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	14,744	6,439	13.6	43.7	6,443	43.7	1,862	12.6
Middle-income	43,126	30,470	64.4	70.7	8,983	20.8	3,673	8.5
Upper-income	14,629	10,406	22.0	71.1	3,044	20.8	1,179	8.1
Unknown-income	10	0	0.0	0.0	10	100.0	0	0.0
Total Assessment Area	72,509	47,315	100.0	65.3	18,480	25.5	6,714	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,031	18.6	890	18.4	108	22.6	33	15.9
Middle-income	3,462	62.6	3,022	62.3	298	62.5	142	68.3
Upper-income	1,002	18.1	907	18.7	65	13.6	30	14.4
Unknown-income	37	0.7	28	0.6	6	1.3	3	1.4
Total Assessment Area	5,532	100.0	4,847	100.0	477	100.0	208	100.0
Percentage of Total Businesses:				87.6		8.6		3.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	3	0.5	3	0.5	0	0.0	0	0.0
Middle-income	462	82.4	459	82.3	3	100.0	0	0.0
Upper-income	96	17.1	96	17.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	561	100.0	558	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.5		0.5		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TERRE
HAUTE ASSESSMENT AREA**

The bank’s performance in the Terre Haute assessment area is consistent with the state rating of “High Satisfactory” for the lending test, but below the state ratings of “Outstanding” for the investment test and “High Satisfactory” for the service test.

In 2005 and 2006, Fifth Third funded \$0.1 million in qualified investments in this assessment area. Fifth Third has seven banking centers and seven full-service ATMs located in middle-income geographies in this assessment area. There are no low-income census tracts in this assessment. The distribution of banking centers and ATMs within the moderate-income tracts is less than the percentage of moderate-income tracts (23.9%) and less than the percentage of families living in those areas (16.3%). The bank provides a relatively high level of community development services.

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington	Consistent	Below	Consistent
Elkhart/Goshen	Consistent	Below	Exceeds
Fort Wayne	Consistent	Consistent	Consistent
Lafayette	Consistent	Below	Consistent
Michigan City/LaPorte	Consistent	Below	Consistent
Terre Haute	Consistent	Below	Below

**NON-METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NON-METROPOLITAN
ASSESSMENT AREA OF THE SOUTHEAST PORTION OF CENTRAL INDIANA**

Fifth Third's operations in the non-metropolitan assessment area of the southeast portion of central Indiana are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 0.6% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked second of 35 institutions with 9.4% of the market share. As of December 31, 2006, the bank operated five banking centers in this assessment area, which account for approximately 0.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Mainsource Bank, Home Federal Bank, and Jackson County Bank.

The bank's assessment area in the southeast portion of central Indiana is a non-MSA area comprised of the following counties: Decatur, Fayette, Jackson, Jennings, Lawrence, Orange, Ripley, Rush, and Scott. Combined, there were a total of 59 census tracts in the assessment area: zero low-income census tracts, five moderate-income representing 8.5% of the census tracts, 51 middle-income representing 86.4% of the census tracts, and three upper-income representing 5.1% of the census tracts.

There are three counties within the assessment area in which middle-income census tracts were designated as distressed or underserved, or both. They are the following:

- Fayette County – six census tracts (9541-9546) during 2005 and 2006
- Lawrence County – eight census tracts (9504-9510, 9512) during 2006
- Orange County- six census tracts (9513-9518) during 2005

Four community representatives were interviewed who identified affordable housing programs, loans to small businesses, and financial literacy training as the greatest needs within the assessment area. One contact also indicated the need for bilingual financial services and financial literacy programs. Banks were characterized as active and cooperative.

Housing Characteristics

Based on 2000 Census data, there were approximately 106,043 housing units within this assessment area. Approximately 70.0% of the housing units were owner-occupied, 22% were rental units, and the remaining 8.0% were vacant units. The median housing value was \$80,435. The median housing values for the individual counties within the assessment area were: Decatur, \$88,100; Fayette, \$78,800; Jackson, \$83,900; Jennings, \$77,000; Lawrence, \$74,200; Orange, \$63,500; Ripley, \$97,900; Rush, \$86,100; and Scott, \$74,700. With the exception of Ripley County, the median housing value in the counties within the assessment area is below the median housing value for the state of Indiana, which was \$92,500.

Labor, Employment, and Economic Characteristics

Based on the Labor Summary from the 2000 Census, unemployment was approximately 8.45% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.7% and 2.5%, respectively. Based on the same data, the unemployment rate in the non-metropolitan assessment area in southeast Indiana was 4.8%, which was consistent with the unemployment rate for the State of Indiana at 4.9%.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 252,004. The percentage of the population in moderate-income geographies was 7.0%.

Income Characteristics

According to 2000 Census data, the median family income in the assessment area was \$43,660. Families with low incomes represent 17.7% of the families, those with moderate incomes represent 20.8% of the families, those with middle incomes represent 26.3%, and those with upper incomes represent 35.3% of families within the assessment area. In addition, 7.0% of the families lived on incomes that fell below the poverty level. The median family income in the assessment area was lower than the median family income of \$50,261 for the state of Indiana.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following tables:

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	12,541	17.7
Moderate-income	5	8.5	4,782	6.8	591	12.4	14,681	20.8
Middle-income	51	86.4	61,770	87.3	4,193	6.8	18,580	26.3
Upper-income	3	5.1	4,196	5.9	182	4.3	24,946	35.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	59	100.0	70,748	100.0	4,966	7.0	70,748	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,863	4,797	6.5	61.0	2,397	30.5	669	8.5
Middle-income	92,387	64,962	87.6	70.3	19,877	21.5	7,548	8.2
Upper-income	5,793	4,403	5.9	76.0	1,091	18.8	299	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	106,043	74,162	100.0	69.9	23,365	22.0	8,516	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	705	8.1	645	8.3	30	5.0	30	9.3
Middle-income	7,399	85.0	6,605	84.9	526	86.8	268	83.5
Upper-income	601	6.9	528	6.8	50	8.3	23	7.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,705	100.0	7,778	100.0	606	100.0	321	100.0
Percentage of Total Businesses:				89.4		7.0		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	10	0.7	10	0.7	0	0.0	0	0.0
Middle-income	1,362	91.7	1,349	91.6	13	100.0	0	0.0
Upper-income	113	7.6	113	7.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,485	100.0	1,472	100.0	13	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN ASSESSMENT AREA OF THE SOUTHEAST PORTION OF CENTRAL INDIANA

Lending Test

The bank's overall lending performance in the non-metropolitan assessment area of southeast portion of central Indiana is adequate. Lending levels are adequate to help meet community credit needs. Geographic distribution of lending is adequate for HMDA lending, but very poor for small business lending. Borrower distribution varied by product. Community development lending is adequate.

Lending Activity

The bank's lending activity in this assessment area is adequate. This assessment area originated and purchased 0.6% of the bank's total HMDA loans and 1.0% of its total originated small business loans.

In 2005, Fifth Third Mortgage ranked fifth and Fifth Third Bank ranked 27th of 339 lenders in overall HMDA lending market share for this assessment area and ranked fourth and 34th of 339 lenders in 2006.

In 2005, Fifth Third ranked eighth of 108 reporting institutions in overall CRA lending market share in this assessment area and 13th of 128 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is adequate. No significant gaps in lending were noted in this assessment area. The distribution of small business loans was very poor.

Home Purchase Loans

Lending between 2005 and 2006 increased slightly. The bank made 239 loans in 2005 and 258 loans in 2006, an increase of 0.8%. Home purchase loans in this assessment area represent 48.2% of total HMDA loans reported in this assessment area in 2005 and 51.8% in 2006.

In 2005, the bank made seven loans or 2.9% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 7.1% in moderate-income geographies and the bank also underperformed the aggregate of lenders excluding subprime lenders. The bank performed below the owner-occupancy rate of 6.5% in moderate-income geographies. In 2006, the bank made 16 loans or 6.2% of its loans in moderate-income geographies, which was slightly below the owner-occupancy rate. The bank's overall performance is adequate.

Refinance Loans

Although there was a decline in the market for refinancing, Fifth Third's volume slightly increased from 208 loans in 2005 to 213 loans in 2006, a 2.4% increase. Refinance loans in this assessment area represent 41.9% of total HMDA loans reported in this assessment area in 2005 and 42.8% in 2006.

In 2005, the bank made eight loans or 3.8% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 8.2 % of their refinance loans in moderate-income geographies. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 6.5% in moderate-income geographies. In 2006, the bank made seven loans or 3.3% of its loans in moderate-income geographies, which was below the owner-occupancy rate. The bank's overall performance is adequate.

Small Business Loans

The bank made 229 small business loans within this assessment area in 2005 and made 159 in 2006, a decrease of 30.6%.

In 2005, the bank originated two or 0.9% of its small business loans in the moderate-income geographies, which was less than the total percentage of the businesses in moderate-income geographies (8.1%) in this assessment area. The bank underperformed the aggregate of lenders who made 5.1% of their loans in moderate-income geographies. In 2006, the bank originated three or 1.9% of its small business loans in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is very poor.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is excellent for home purchase lending, good for refinance lending, and adequate for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 27 loans or 11.3% of its loans to low-income borrowers and 73 loans or 30.5% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 12.4% of their loans to low-income borrowers, but outperformed the aggregate of lenders who made 25.2% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders, in low-income geographies and outperformed in moderate-income geographies. Low-income families comprise 17.7% of the families in the assessment area and moderate-income families comprise 20.8% of the families in the assessment area. In 2006, the bank made 26 loans or 10.1% of its loans to low-income borrowers and 81 loans or 31.4% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.0%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made 22 loans or 10.6% of its loans to low-income borrowers and 52 loans or 25.0% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 10.5% to low-income borrowers and 22.7% to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 12 loans or 5.6% of its loans to low-income borrowers and 45 loans or 21.1% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 58.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 89.4% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 49.6% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 54.1% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is adequate.

Community Development Loans

Fifth Third made an adequate level of community development loans. In 2005 and 2006, the bank originated one community development loans totaling \$0.7 million in non-metropolitan assessment area of southeast portion of central Indiana. Community development loans in the non-metropolitan Indiana decreased \$7.0 million or 91.0% since the previous evaluation. This loan was for affordable housing.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is adequate. Fifth Third funded \$0.6 million in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the non-metropolitan assessment area of southeast portion of central Indiana is adequate.

Retail Services

Delivery services are reasonably accessible to essentially all portion of the bank's assessment area. Total banking centers in this assessment area represent 0.7% of all the bank's banking centers. This assessment area has no low-income census tracts and five moderate-income tracts. There are no banking centers or ATMs located in moderate-income geographies.

As of December 31, 2006, Fifth Third had a total of five banking centers and six ATMs in this assessment area, all located in middle-income census tracts. The banking center and ATM distribution within the moderate-income tracts was less than the percentage of moderate-income tracts (8.5%) and less than the percentage of families living in those areas (6.8%). Two of the banking centers and ATMs are located in designated distressed areas for unemployment (Connersville and Orleans). The bank did not open or close any banking centers in 2005 or in 2006. Services do not vary in a way that inconveniences portions of this assessment area.

Community Development Services

The bank provides an adequate level of community development services.

Fifth Third's officers and employees have conducted some financial literacy and technical assistance programs in this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. Program involvement includes:

- Financial Literacy Training – Fifth Third provided financial training on basic banking services through partnerships with Orleans High School and Turkey Run Elementary School.
- Fayette Memorial Hospital Foundation – An officer serves on the board and participated in the fundraising for affordable healthcare.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2006, a \$300,000 grant was awarded to Hoosier Uplands Economic Development Corporation, located in Lawrence County.

**NON-METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NON-METROPOLITAN
AREA IN INDIANA**

The bank's non-metropolitan assessment areas within Indiana include the following counties: Adams, Dubois, Fulton, Knox, Marshall, Parke, Perry, Pike, Pulaski, Spencer, Starke, and Steuben. There were a total of 80 census tracts in the assessment area: none of which were low-income, seven moderate-income representing 8.8%, 67 middle-income representing 83.8%, and six upper-income representing 7.5% of the census tracts. During 2005 and 2006, five census tracts in Spencer County (9527-9531) were designated as underserved middle income tracts. Fifth Third operates a banking center within this county.

HMDA lending activity accounts for 0.9% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked third of 31 institutions in the non-metropolitan assessment area within Indiana with 7.3% of the deposit market share. As of December 31, 2006, the bank operated eight banking centers in this assessment area, which account for 1.1% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Old National Bank, German American Bank, and First Source Bank.

Based on 2000 Census data, total population within the assessment area was 318,087. The population of each county within this assessment area were: Adams, 33,625; Dubois, 39,674; Fulton, 20,511; Knox, 39,256; Marshall, 45,128; Parke, 17,241; Perry, 18,899; Pike, 12,837; Pulaski, 13,755; Spencer, 20,391; Starke, 23,556; and Steuben, 33,214. By comparison, the state's population was approximately six million. The percentage of the population that lived within the moderate-income geographies was approximately 7.6%.

The median family income in the assessment area was \$46,264. The median family income for each county was: Adams, \$46,749; Dubois, \$52,342; Fulton, \$44,865; Knox, \$41,273; Marshall, \$48,527; Parke, \$40,656; Perry, \$43,743; Pike, \$41,420; Pulaski, \$41,028; Spencer, \$49,123; Starke, \$42,355; and Steuben, \$50,567. The median family income in the assessment area was lower than the state median family income of \$50,261.

Based on 2000 Census data, there were approximately 135,604 housing units within the assessment area. Approximately 68.6% of the housing units were owner-occupied, 19.7% were rental units, and the remaining 11.7% were vacant. The median housing value within the assessment area was \$81,717. The median housing value for each county within this assessment area was: Adams, \$86,800; Dubois, \$92,000; Fulton, \$76,800; Knox, \$63,400; Marshall, \$88,900; Parke, \$66,300; Perry, \$72,500; Pike, \$57,200; Pulaski, \$73,200; Spencer, \$85,400; Starke, \$80,500; and Steuben, \$98,600. By comparison, the median housing value within the state of Indiana was \$92,500.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Non-Metropolitan area of Indiana was 4.7%, which was higher than the state unemployment rate of 4.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following tables:

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	13,826	16.1
Moderate-income	7	8.8	5,781	6.7	850	14.7	16,448	19.1
Middle-income	67	83.8	73,336	85.3	4,413	6.0	22,357	26.0
Upper-income	6	7.5	6,823	7.9	126	1.8	33,309	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	80	100.0	85,940	100.0	5,389	6.3	85,940	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	10,659	5,921	6.4	55.5	3,519	33.0	1,219	11.4
Middle-income	113,575	79,495	85.4	70.0	21,717	19.1	12,363	10.9
Upper-income	11,370	7,642	8.2	67.2	1,511	13.3	2,217	19.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	135,604	93,058	100.0	68.6	26,747	19.7	15,799	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,021	9.0	908	9.2	65	7.0	48	10.1
Middle-income	9,135	80.9	8,006	81.0	740	79.6	389	81.7
Upper-income	1,129	10.0	965	9.8	125	13.4	39	8.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,285	100.0	9,879	100.0	930	100.0	476	100.0
Percentage of Total Businesses:				87.5		8.2		4.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	69	2.9	69	2.9	0	0.0	0	0.0
Middle-income	2,101	88.6	2,083	88.6	18	90.0	0	0.0
Upper-income	201	8.5	199	8.5	2	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,371	100.0	2,351	100.0	20	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN AREA IN INDIANA

The bank’s performance in the non-metropolitan assessment area in Indiana is consistent with the state rating of “High Satisfactory” for the lending test, but below the state rating of “Outstanding” for the investment test and below the state rating of “High Satisfactory” for the service test.

In 2005 and 2006, Fifth Third funded \$15,200 in qualified investments in this assessment area. As of December 31, 2006, Fifth Third had eight banking centers, eight full-service ATMs, and four cash dispensing ATMs in this assessment area. Seven of the banking centers and seven of the full-service ATM are located in middle-income geographies and one in upper-income geographies. One of the cash dispensing ATMs is located in one of the moderate-income geographies and three are located in middle-income geographies. There are no low-income census tracts in this assessment. The distribution of banking centers within the moderate-income tracts was less than the percentage of moderate-income tracts and less than the percentage of families living in those areas. Since the previous evaluation, three banking centers have been closed: one in a moderate-income census tract and two in middle-income census tracts. The bank record of closing banking centers in this assessment area has adversely affected the accessibility of its delivery systems, particularly in moderate-income geographies.

Assessment Area	Lending Test	Investment Test	Service Test
Non-Metropolitan–IN	Consistent	Below	Below

COMMONWEALTH OF KENTUCKY

CRA RATING FOR: COMMONWEALTH OF KENTUCKY: Satisfactory

The lending test is rated: "High Satisfactory"

The investment test is rated: "High Satisfactory"

The service test is rated: "High Satisfactory"

Major factors supporting the rating include:

- Lending levels reflects good responsiveness to assessment area credit needs;
- The geographic distribution of HMDA and small business lending is generally good;
- The distribution of HMDA loans reflects good penetration among borrowers of different income levels and reflects a poor penetration among businesses of different sizes;
- The bank is a leader in making community development loans, and makes use of innovative and/or flexible lending practices in serving assessment area credit needs;
- The bank has made a significant level of qualified community development investments and grants;
- Delivery systems are accessible to essentially all portions of the bank's assessment areas;
- Opening and closing of banking centers has not adversely affected the bank's service delivery systems, particularly to low- and moderate-income geographies and individuals; and,
- The bank had a relatively high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the Commonwealth of Kentucky is consistent to the overall scope.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COMMONWEALTH OF KENTUCKY

The bank's operations in the assessment areas within the Commonwealth of Kentucky are consistent with the overall bank. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 2.6% of the bank's total lending activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked second of 251 institutions in the Commonwealth of Kentucky with 8.0% of the market share. As of December 31, 2006, the bank operated 31 banking centers in Kentucky, which account for 4.9% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and subsidiaries of regional bank holding companies.

Fifth Third's assessment areas in Kentucky consisted of the following:

- Lexington/Fayette MSA, including the counties of Bourbon, Clark, Fayette, Jessamine, Scott, and Woodford
- Owensboro MSA, including Daviess County
- Non-MSA counties, including the counties of Anderson, Crittenden, Franklin, Harrison, Hopkins, Lyon, Madison, Mercer, and Union

There were a total of 177 census tracts in the Kentucky assessment areas, of which 10 were low-income census tracts, 27 moderate-income, 72 middle-income, 67 upper-income and one with no designated income. Low-and moderate income census tracts accounted for 5.6% and 15.3%, respectively of the census tracts in the assessment area.

Demographic information for the Commonwealth of Kentucky is included in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	5.6	4,690	2.3	1,526	32.5	36,135	18.0
Moderate-income	27	15.3	28,598	14.3	4,406	15.4	32,050	16.0
Middle-income	72	40.7	78,532	39.2	7,116	9.1	41,417	20.7
Upper-income	67	37.9	88,566	44.2	5,198	5.9	90,784	45.3
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	177	100.0	200,386	100.0	18,246	9.1	200,386	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,069	2,702	1.4	20.7	8,742	66.9	1,625	12.4
Moderate-income	49,664	23,564	12.2	47.4	22,013	44.3	4,087	8.2
Middle-income	130,337	76,316	39.4	58.6	44,984	34.5	9,037	6.9
Upper-income	131,830	90,974	47.0	69.0	31,663	24.0	9,193	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	324,900	193,556	100.0	59.6	107,402	33.1	23,942	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,007	6.9	1,685	6.6	250	10.2	72	6.7
Moderate-income	4,387	15.1	3,796	14.9	423	17.3	168	15.7
Middle-income	10,534	36.2	9,358	36.6	840	34.3	336	31.3
Upper-income	12,103	41.6	10,683	41.8	925	37.8	495	46.2
Unknown-income	40	0.1	28	0.1	11	0.4	1	0.1
Total Assessment Area	29,071	100.0	25,550	100.0	2,449	100.0	1,072	100.0
Percentage of Total Businesses:				87.9		8.4		3.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	12	0.7	12	0.7	0	0.0	0	0.0
Moderate-income	132	7.5	130	7.5	2	7.4	0	0.0
Middle-income	703	40.1	689	40.0	14	51.9	0	0.0
Upper-income	905	51.7	893	51.8	11	40.7	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,752	100.0	1,724	100.0	27	100.0	1	100.0
Percentage of Total Farms:				98.4		1.5		0.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COMMONWEALTH OF KENTUCKY

Lending Test

The bank's lending performance in Kentucky is rated "High Satisfactory." Overall, lending levels reflect a good responsiveness to the credit needs in the Kentucky assessment areas. For the lending test, the greatest weight was placed in the Lexington MSA.

Lending Activity

During the review period, the bank originated \$0.3 million in HMDA loans and \$0.2 million in small business loans throughout the Kentucky assessment areas. This represents 2.6% of the total HMDA lending and 3.2% of the total small business lending in the combined assessment area.

Geographic and Borrower Distribution

Overall, the geographic distribution of loans is generally good. The distribution of loans to borrowers reflects a good penetration among customers of different income levels and a poor penetration among businesses of different revenue sizes. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Lending

The bank is a leader in making community development loans in Kentucky. In 2005 and 2006, the bank originated seven community development loans totaling \$44.4 million. Community development loans increased \$15.1 million or 51.9% since the previous evaluation, with the largest increase of \$20 million to benefit the Commonwealth of Kentucky. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

The bank's performance in the Commonwealth of Kentucky under the investment test is "High Satisfactory." In 2005 and 2006, the bank funded \$2.0 million in qualified investments. Qualified investments decreased \$0.3 million or 15.8% since the previous evaluation, with the largest decrease in the Lexington assessment area. Additional information is provided with the analysis for each assessment area.

Service Test

The bank's performance in the Commonwealth of Kentucky under the service test is "High Satisfactory."

Retail Services

Fifth Third's retail delivery systems are accessible to all portions of the Kentucky assessment areas. The record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the bank had 31 banking centers in the Commonwealth of Kentucky, with one or 3.2% located in low-income geographies and four or 12.9% in moderate-income geographies. The distribution of banking centers within the low-income tracts was more than the percentage of families living in those areas (2.3%), but in moderate-income tracts, was less than the percentage of families living in those areas (14.3%). Banking centers within low- and moderate-income tracts was less than the 5.6% of low-income census and less than the 15.3% of moderate-income tracts. The bank had 45 ATMs located in low- and moderate-income geographies, with eight or 17.0% located in low-income geographies and seven or 15.6% in moderate-income geographies. The ATM distribution within the low- and moderate-income tracts was more than the percentage of families living in those areas and within low-income tracts more than the percentage of low-income tracts, but in moderate-income tracts, less than the percentage of moderate-income tracts.

Based on this analysis, the retail service distribution is good. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Two additional banking centers are within one mile of a low- or moderate-income geography.

In 2005, one new banking center opened in a middle-income geography. In 2005 and 2006, three banking centers located in middle-income geographies closed.

Community Development Services

The bank provides a relatively high level of community development services throughout the State of Kentucky. Since the previous evaluation, the bank continued its strong involvement in providing financial literacy programs through partnership with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, serve for low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas.

The Fifth Third homeownership mobile classroom visited the Lexington assessment area from April 5-16, 2005, generating 49.5 hours of services and had 933 visitors. Services provided included credit counseling to 269 visitors, the opening of twelve deposit accounts, assistance with seven loan applications, and ten loan pre-approvals.

Additional information about the bank's performance under the service test is provided with the analysis for each assessment area.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LEXINGTON/FAYETTE
MSA**

Fifth Third's operations in the Lexington/Fayette assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 1.6% of the bank's total HMDA activity. According to the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked second of 35 institutions in the Lexington/Fayette MSA with 14.0% of the market share. As of December 31, 2006, the bank operated 15 banking centers in this assessment area, which account for 2.0% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and bank holding companies.

The Fifth Third Lexington/Fayette assessment area included the entire MSA, which is comprised of the following counties within Kentucky: Bourbon, Clark, Fayette, Jessamine, Scott, and Woodford.

There were a total of 95 census tracts in the assessment area: nine low-income representing 9.5%, 21 moderate-income representing 22.1%, 41 middle-income representing 43.2%, 23 upper-income representing 24.2%, and one census tract with no income designation, representing 1.1% of the tracts within the assessment area. Combined, low- and moderate-income tracts accounted for 31.6% of the census tracts within the assessment area.

Six community representatives were interviewed, who identified affordable housing programs, loans for small businesses, and financial literacy training as the greatest needs within the assessment area.

Housing Characteristics

Based on 2000 Census data, there were 175,262 housing units within the assessment area. Approximately 56.0% of the housing units were owner-occupied, 37.5% were rental units, and the remaining 6.5% were vacant. The median housing value was \$105,942 within the assessment area, while the median housing values for the counties within the MSA were: Bourbon, \$87,600; Clark, \$91,800; Fayette, 109,700; Jessamine, \$98,700; Scott, \$105,500; and Woodford, \$119,700. By comparison, the median housing value for the Commonwealth of Kentucky was \$79,600. The major barriers for affordable housing result from the lack of available land and the high cost of land. Low-income tracts are located in close proximity to the University of Kentucky and Transylvania University.

Labor, Employment, and Economic Characteristics

Based on 2000 Labor Summary from the U.S. Census, unemployment was approximately 14.3% in the low-income census tracts and 6.4% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 3.7% and 3.0%, respectively. The unemployment rate in the Lexington-Fayette MSA assessment area was 4.9%, which was lower than the unemployment rate for the Commonwealth of Kentucky at 5.8%. The local economy has increasingly become manufacturing, technology, and university oriented. The University of Kentucky is one of the largest employers with over 10,000 employees.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 408,326. The percentage of the population in low- and moderate-income geographies was 7.2% and 22.8%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$51,365. Families with low incomes represented 20.6% of families, families with moderate incomes represented 17.8% of families, families with middle incomes represented 21.6% of families, and families with upper incomes represented 40.0% of the families within the assessment area. In addition, 8.2% of the families lived on incomes that fall below the poverty level. The median family income in the assessment area was higher than the median family income of \$40,939 for the Commonwealth of Kentucky.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	9.5	4,516	4.3	1,472	32.6	21,702	20.6
Moderate-income	21	22.1	23,644	22.5	3,186	13.5	18,666	17.8
Middle-income	41	43.2	45,205	43.0	2,950	6.5	22,738	21.6
Upper-income	23	24.2	31,788	30.2	1,002	3.2	42,047	40.0
Unknown-income	1	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	95	100.0	105,153	100.0	8,610	8.2	105,153	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,673	2,680	2.7	21.1	8,440	66.6	1,553	12.3
Moderate-income	40,349	19,506	19.9	48.3	17,707	43.9	3,136	7.8
Middle-income	76,549	43,092	43.9	56.3	29,134	38.1	4,323	5.6
Upper-income	45,691	32,798	33.4	71.8	10,497	23.0	2,396	5.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	175,262	98,076	100.0	56.0	65,778	37.5	11,408	6.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	1,977	11.6	1,660	11.1	248	15.5	69	13.1
Moderate-income	3,231	19.0	2,788	18.7	321	20.1	122	23.2
Middle-income	6,787	39.8	6,038	40.5	557	34.9	192	36.6
Upper-income	5,009	29.4	4,408	29.5	460	28.8	141	26.9
Unknown-income	40	0.2	28	0.2	11	0.7	1	0.2
Total Assessment Area	17,044	100.0	14,922	100.0	1,597	100.0	525	100.0
Percentage of Total Businesses:				87.5		9.4		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	12	1.3	12	1.4	0	0.0	0	0.0
Moderate-income	131	14.7	129	14.9	2	9.1	0	0.0
Middle-income	375	42.1	363	41.8	12	54.5	0	0.0
Upper-income	373	41.9	364	41.9	8	36.4	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	891	100.0	868	100.0	22	100.0	1	100.0
Percentage of Total Farms:				97.4		2.5		0.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LEXINGTON/FAYETTE ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Lexington/Fayette assessment area is good. Geographic distribution for HMDA loans was adequate, while for small business loans, it was good. Borrower distribution for HMDA loans was good, while for small business loans, it was poor. Community development lending enhances the lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 1.6% of the bank's total HMDA loans and 1.0% of its total small business loans.

In 2005, Fifth Third Mortgage ranked eighth and Fifth Third Mortgage ranked 60th of 423 lenders in the overall HMDA lending market share in this assessment area and ranked 10th and 39th of 406 lenders in 2006.

In 2005, Fifth Third ranked eighth of 66 reporting institutions in the overall CRA lending market share in this assessment area and ranked 10th of 67 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending was adequate. No significant gaps in lending were noted in this assessment area. The distribution of small business loans was good.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 461 loans in 2005 and 433 loans in 2006, a decrease of 0.6%. Home purchase loans in this assessment area represent 57.5% of total HMDA loans reported in this assessment area in 2005 and 57.1% in 2006.

In 2005, the bank made seven loans or 1.5% of its loans in low-income geographies and 43 loans or 9.3% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 2.2% in low-income geographies and 17.0% in moderate-income geographies. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 2.7% and 19.9% in low- or moderate-income geographies, respectively. In 2006, the bank made 17 loans or 3.9% of its loans in low-income geographies and 60 loans or 13.9% of its loans in moderate-income geographies, which was above the owner-occupancy rate in low-income geographies and below the owner-occupancy rate in moderate-income geographies. The bank's overall performance is adequate.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 304 loans in 2005 to 287 loans in 2006, a 5.6% decrease. Refinance loans in this assessment area represent 37.9% of total HMDA loans reported in this assessment area in 2005 and in 2006.

In 2005, the bank made five loans or 1.6% of its loans in low-income geographies and 50 loans or 16.4% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 2.9% and 19.9% of their refinance loans in low- or moderate-income geographies, respectively. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 2.7% and 19.9% in low- or moderate-income geographies, respectively. In 2006, the bank made six loans or 2.1% of its loans in low-income geographies and 38 loans or 13.2% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is adequate.

Small Business Loans

The bank made 332 small business loans within this assessment area in 2005 and made 282 in 2006, a decrease of 15.1%.

In 2005, the bank originated 47 or 14.2% of its small business loans in low-income geographies and 41 or 12.3% in the moderate-income geographies, which was more than the total percentage of the businesses in low-income geographies (11.6%) and below the percentage of the total businesses in moderate-income geographies (19.0%) in this assessment area. The bank outperformed the aggregate of lenders who made 8.3% of their loans in low-income geographies and underperformed the aggregate of lenders who made 17.2% of their small business loans in moderate-income geographies. In 2006, the bank originated 53 or 18.8% of its small loans to businesses in low-income geographies and 33 loans or 11.7% of its loans in moderate-income geographies, which was above the percentage of total businesses in low-income geographies and below the percentage of total businesses in moderate-income geographies within this assessment area. The bank's overall performance is good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is good for HMDA lending and poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made 25 loans or 5.4% of its loans to low-income borrowers and 83 loans or 18.0% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 6.8% of their loans to low-income borrowers and 20.5% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 20.6% of the families in the assessment area and moderate-income families comprise 17.8% of the families in the assessment area.

In 2006, the bank made 33 home purchase loans or 7.6% of its loans to low-income borrowers and 79 loans or 18.2% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 8.2%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is good.

Refinance Loans

In 2005, the bank made 19 loans or 6.3% of its loans to low-income borrowers and 43 loans or 14.1% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 8.1% to low-income borrowers and 18.0% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. In 2006, the bank made 23 loans or 8.0% of its loans to low-income borrowers and 54 loans or 18.8% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 39.2% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 87.5% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 44.8% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 42.6% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third is a leader in making community development loans in this assessment area. In 2005 and 2006, the bank originated four community development loans totaling \$3.5 million in the Lexington/Fayette assessment area. Community development loans decreased \$4.2 million or 54.5% since the previous evaluation. There was also a \$40 million community development loan made to Kentucky Housing Corporation that provided affordable housing throughout the Commonwealth of Kentucky. Even though there has been a decrease, Fifth Third's community development lending remains strong when compared to other lenders in this area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is good. Fifth Third funded \$1.9 million in total investments during this evaluation period. Qualified investments decreased \$0.4 million or 17.0% since the previous evaluation. Even though there has been a decrease, Fifth Third's qualified investments remain good when compared to other financial institutions in this assessment area.

Service Test

Fifth Third's overall service performance in the Lexington/Fayette assessment area is good.

Retail Services

Delivery services are accessible to essentially all portions of the bank's assessment area. The record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, Fifth Third had a total of 15 banking centers within this assessment area, one in low-income, two in moderate-income, six in middle-income, and six in upper-income census tracts. The total banking centers in this assessment area represent 2.0% of all the bank's banking centers. Banking centers in low-income geographies represent 6.7% and in moderate-income geographies represent 13.3%. The distribution of banking centers within the low- and moderate-income tracts was less than the 9.5% of low-income census tracts and less than the 22.1% of moderate-income tracts. Banking center within the low-income tracts is more than the 4.3% of families living in those areas, but less than the 22.5% of the families living in moderate-income tracts. As of December 31, 2006, the bank had 18 full-service ATMs in this assessment area: three in low-income, four in moderate-income, five in middle-income, and six in upper-income census tracts. The bank had nine cash dispensing ATMs in this assessment area: five in low-income, one in moderate-income, two in middle-income, and one in upper-income census tracts. ATMs in low-income geographies comprise 29.6% of all ATMs and 18.5% for ATMs in moderate-income geographies. The ATM distribution within the low-income tracts was more than the percentage of low-income tracts and more than the percentage of families living in those areas, and in moderate-income tracts, was less than the percentage of low- and moderate-income tracts and more than the percentage of families living in those areas.

Based on this analysis alone, retail delivery systems would be considered adequate. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Two additional banking centers are within one mile of a low- or moderate-income geography.

In 2005, one new banking center opened in a middle-income geography. In 2005 and 2006, three banking centers located in middle-income geographies closed.

Community Development Services

The bank is a leader in providing community development services.

The E-Bus visited this assessment area from April 5-April 16, 2005, generating 49.5 hours of services and had 933 visitors. Services provided included credit counseling to 269 visitors, the opening of twelve deposit accounts, assistance with seven loan applications, and ten loan pre-approvals.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management to minority small businesses, technical assistance on loan structuring for various organizations, and financial training through school programs, through service organization programs to businesses, and to individuals. In 2005 and 2006, over 320 hours were spent presenting financial education programs and over 150 hours in providing technical assistance. Some of the program involvement includes:

- Junior Achievement Adopt-A-School – Fifth Third partnered with local schools to present a financial literacy program covering basic banking principles to elementary students.
- Home-buying Training Program – The bank provided several home-buying seminars to several individuals through partnerships with local organization, libraries, and the Kentucky Housing Corporation.
- General Financial Literacy Training – The bank conducted several financial literacy training programs on saving money, basics of banking, and budgeting to several individuals through partnerships with local schools, churches, and organizations.
- Mexican Consulate Visit - Fifth Third sponsored this program to help immigrants obtain identification cards and to provide information on banking products and services.
- Federal Home Loan Bank of Indianapolis Affordable Housing Program – Fifth Third provides assistance to local organizations in obtaining affordable housing grants. In 2005, a \$60,000 grant was awarded to Lexington Habitat for Humanity.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE OWENSBORO
KENTUCKY MSA**

In 2006, the portion of the Owensboro MSA included in the bank's assessment area is Daviess County.

There were a total of 23 census tracts in the assessment area: four moderate-income representing 17.4% of the census tracts, 13 middle-income representing 56.5% of the census tracts, and six upper-income representing 26.1% of the census tracts within the assessment area. There were no low-income census tracts within the assessment area.

HMDA lending activity accounts for 0.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked eighth of 12 institutions in the Owensboro MSA with 7.5% of the market share. As of December 31, 2006, the bank operated three banking centers in this assessment area, which account for 0.4% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Banking and Trust Company, US Bank NA, and Independence Bank of Kentucky.

Based on 2000 Census data, total population within the assessment area was 91,545 and the population of the MSA was 109,875. The population for the state of Kentucky was four million. The percentage of the population in moderate-income geographies was 16.4%. The median family income in the assessment area was \$45,415, which is higher than the median family income for both the Owensboro MSA and the state at \$43,999 and \$40,939, respectively. There were 38,432 housing units within this assessment area: 65.9% of the housing units are owner-occupied, 27.8% are rental units, and the remaining 6.2% are vacant. The median housing value within the assessment area was \$80,591. By comparison, the median housing values for the state of Kentucky and the Owensboro MSA were \$79,600 and \$76,460, respectively.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Owensboro MSA was 5.8%, which was consistent with the state unemployment rate of 5.9%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,664	18.6
Moderate-income	4	17.4	3,663	14.6	910	24.8	4,312	17.2
Middle-income	13	56.5	15,271	61.0	1,294	8.5	5,762	23.0
Upper-income	6	26.1	6,082	24.3	160	2.6	10,278	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	25,016	100.0	2,364	9.4	25,016	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	6,606	3,063	12.1	46.4	2,918	44.2	625	9.5
Middle-income	24,110	15,723	62.1	65.2	6,911	28.7	1,476	6.1
Upper-income	7,716	6,547	25.8	84.8	871	11.3	298	3.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	38,432	25,333	100.0	65.9	10,700	27.8	2,399	6.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	798	25.7	682	25.2	84	28.0	32	32.3
Middle-income	1,690	54.4	1,485	54.9	157	52.3	48	48.5
Upper-income	616	19.8	538	19.9	59	19.7	19	19.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,104	100.0	2,705	100.0	300	100.0	99	100.0
Percentage of Total Businesses:			87.1		9.7		3.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1	0.4	1	0.4	0	0.0	0	0.0
Middle-income	203	80.2	202	80.2	1	100.0	0	0.0
Upper-income	49	19.4	49	19.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	253	100.0	252	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.6		0.4		0.0	

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
OWENSBORO ASSESSMENT AREA**

The bank’s performance in the Owensboro assessment area is consistent with the state ratings of “High Satisfactory” for the lending and service tests, but below the state rating of “High Satisfactory” for the investment test.

In 2005 and 2006, Fifth Third funded \$10,100 of qualified investments in this assessment area.

Assessment Area	Lending Test	Investment Test	Service Test
Owensboro	Consistent	Below	Consistent

**NON-METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NON-METROPOLITAN
ASSESSMENT AREA FOR KENTUCKY**

The Non-Metropolitan assessment area within the State of Kentucky included the following counties: Anderson, Crittenden, Franklin, Harrison, Hopkins, Lyon, Madison, Mercer, and Union. There were a total of 59 census tracts in the assessment area: one low-income representing 1.7% of the census tracts, two moderate-income representing 3.4% of the census tracts, 18 middle-income representing 30.5% of the census tracts, and 38 upper-income representing 64.4% of the census tracts within the assessment area. Combined, there were three low-and moderate-income census tracts that accounted for 5.1% of the geographies in assessment area.

The bank's assessment area has four census tracts that have been designated as either distressed middle income or underserved census tracts. There are three census tracts within Crittenden County that are distressed middle income census tracts – 9902, 9903, and 9904. In Lyon County, census tract 9602 has been designated as underserved. These designations were in effect during 2005 and 2006.

HMDA lending activity accounts for 0.8% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked second of 37 institutions in the non-metropolitan assessment area within Kentucky with 10.7% of the deposit market share. As of December 31, 2006, the bank operated 13 banking centers in this assessment area, which account for 1.8% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Farmers Bank & Capital Trust Company, Peoples Bank & Trust Company of Madison County, and American Founders Bank Inc.

Based on 2000 Census data, the total population within the assessment area was 256,090. The percentage of the population in low- and moderate-income geographies was 1.7% and 2.1%, respectively. The median family income was \$43,097 within the assessment area. The median family incomes for the individual counties within this assessment area are the following: Anderson, \$50,837; Crittenden, \$36,462; Franklin, \$51,052; Harrison, \$42,065; Hopkins, \$36,794; Lyon, \$39,940; Madison, \$41,383; Mercer, \$43,121; and Union, \$43,103. By comparison the median family incomes for the statewide non-metropolitan area and the state of Kentucky were \$32,884 and \$40,939. There were 111,206 housing units within this assessment area. Approximately 63.1% of the housing units are owner-occupied, 27.8% are rental units, and the remaining 9.1% are vacant. The median housing value was \$77,934 within this assessment area. The median housing values for the counties within the assessment area were the following: Anderson, \$91,200; Crittenden, \$48,100; Franklin, \$89,200; Harrison, \$82,400; Hopkins, \$52,400; Lyon, \$72,800; Madison, \$87,500; Mercer, \$85,000; and Union, \$56,200. The median housing value for the state of Kentucky was slightly higher than that of the assessment area at \$79,600.

Based on Bureau of Labor Statistics Data, the unemployment rate in the non-metropolitan assessment area in Kentucky was 5.8%; this was consistent with the state unemployment rate of 5.7%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.7	174	0.2	54	31.0	9,769	13.9
Moderate-income	2	3.4	1,291	1.8	310	24.0	9,072	12.9
Middle-income	18	30.5	18,056	25.7	2,872	15.9	12,917	18.4
Upper-income	38	64.4	50,696	72.2	4,036	8.0	38,459	54.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	59	100.0	70,217	100.0	7,272	10.4	70,217	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	396	22	0.0	5.6	302	76.3	72	18.2
Moderate-income	2,709	995	1.4	36.7	1,388	51.2	326	12.0
Middle-income	29,678	17,501	24.9	59.0	8,939	30.1	3,238	10.9
Upper-income	78,423	51,629	73.6	65.8	20,295	25.9	6,499	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	111,206	70,147	100.0	63.1	30,924	27.8	10,135	9.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	30	0.3	25	0.3	2	0.4	3	0.7
Moderate-income	358	4.0	326	4.1	18	3.3	14	3.1
Middle-income	2,057	23.1	1,835	23.2	126	22.8	96	21.4
Upper-income	6,478	72.6	5,737	72.4	406	73.6	335	74.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,923	100.0	7,923	100.0	552	100.0	448	100.0
Percentage of Total Businesses:				88.8		6.2		5.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	125	20.6	124	20.5	1	25.0	0	0.0
Upper-income	483	79.4	480	79.5	3	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	608	100.0	604	100.0	4	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NON-METROPOLITAN KENTUCKY ASSESSMENT AREA

The bank’s performance in the non-metropolitan Kentucky assessment area is consistent with the state ratings of “High Satisfactory” for the lending and service tests, but below the state rating of “High Satisfactory” for the investment test.

In 2005 and 2006, Fifth Third funded \$30,400 of qualified investments in this assessment area.

Assessment Area	Lending Test	Investment Test	Service Test
Non-Metropolitan–KY	Consistent	Below	Consistent

STATE OF ILLINOIS

CRA RATING FOR: STATE OF ILLINOIS:⁸ Satisfactory
The lending test is rated: “High Satisfactory”
The investment test is rated: “Low Satisfactory”
The service test is rated: “High Satisfactory”

Major factors supporting the rating include:

- Lending levels reflects good responsiveness to assessment area credit needs;
- The geographic distribution of home purchase loans reflects good penetration and of refinance loans reflects adequate penetration throughout the Illinois assessment areas;
- The geographic distribution of small business loans reflects generally good penetration throughout the Illinois assessment areas;
- The distribution of HMDA loans reflects good penetration for home purchase and excellent penetration for refinance lending among borrowers of different income levels;
- The distribution of small business loans reflects generally adequate penetration to businesses of different revenue sizes;
- The bank had a relatively high level of community development loans;
- The level of qualified community development investments and grants is adequate;
- Delivery systems are accessible to all portions of the bank’s assessment areas;
- The bank’s record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals; and,
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Illinois is consistent to the overall scope.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE STATE OF ILLINOIS

The bank’s operations in the assessment areas within the state of Illinois are consistent with the overall bank. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 0.4% of the bank’s total lending activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked sixth of 747 institutions in the state of Illinois with 2.5% of the deposit market share.⁹

⁸ For institutions with banking centers in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

⁹ This ranking is for the entire state of Illinois including the Chicago/Naperville/Joliet Multistate MSA, which is discussed in a preceding section of this report.

As of December 31, 2006, the bank operated nine banking centers in Illinois, which account for 1.2% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and subsidiaries of regional bank holding companies.

Fifth Third's assessment areas consisted of the following communities:

- Rockford IL MSA
- Non-MSA counties of Effingham, Jefferson, Lee, Stephenson, Whiteside, and Williamson

There were a total of 155 census tracts in the Illinois assessment areas, of which four were low-income, 32 were moderate-income, 90 were middle-income, and 29 were upper-income census tracts. Low-and moderate-income census tracts accounted for 2.6% and 20.6% of the census tracts. The housing market is facing challenges with rising interest rates, increases in foreclosures, loss of income, and declining home values.

Demographic information for the state of Illinois is on the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.6	2,481	1.5	966	38.9	28,440	17.6
Moderate-income	32	20.6	25,440	15.7	4,051	15.9	29,813	18.4
Middle-income	90	58.1	100,539	62.1	5,663	5.6	39,451	24.3
Upper-income	29	18.7	33,569	20.7	889	2.6	64,325	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	155	100.0	162,029	100.0	11,569	7.1	162,029	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,174	1,218	0.7	23.5	3,084	59.6	872	16.9
Moderate-income	45,527	23,823	14.1	52.3	17,284	38.0	4,420	9.7
Middle-income	153,239	107,713	63.6	70.3	36,312	23.7	9,214	6.0
Upper-income	45,578	36,592	21.6	80.3	7,006	15.4	1,980	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	249,518	169,346	100.0	67.9	63,686	25.5	16,486	6.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	474	2.2	393	2.0	64	3.4	17	2.7
Moderate-income	4,122	18.9	3,591	18.6	408	21.4	123	19.2
Middle-income	12,976	59.5	11,476	59.6	1,115	58.5	385	60.1
Upper-income	4,242	19.4	3,808	19.8	318	16.7	116	18.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,814	100.0	19,268	100.0	1,905	100.0	641	100.0
Percentage of Total Businesses:				88.3		8.7		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	31	1.4	30	1.4	1	9.1	0	0.0
Middle-income	1,489	67.8	1,482	67.8	7	63.6	0	0.0
Upper-income	677	30.8	674	30.8	3	27.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,197	100.0	2,186	100.0	11	100.0	0	0.0
Percentage of Total Farms:				99.5		0.5		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF ILLINOIS

Lending Test

The bank's lending performance in Illinois is rated "High Satisfactory." Overall, lending levels reflect a good responsiveness to the credit needs in the Illinois assessment areas. For the lending test, the greatest weight was placed in the Illinois non-metropolitan.

Lending Activity

During the review period, the bank originated \$65.4 thousand in HMDA loans and \$82.8 thousand small business loans throughout the Illinois assessment areas. This represents 0.4% of the total HMDA lending and 1.3% of the total small business lending in the combined assessment area.

Geographic and Borrower Distribution

Overall, the geographic distribution of home purchase loans is good, refinance loans is adequate, and small business loans is generally good. Significant gaps in HMDA lending were noted in the Rockford MSA. The distribution of HMDA loans reflects a good penetration among borrowers of different income levels and generally adequate penetration among businesses of different revenue sizes. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Lending

The bank made a relatively high level of community development loans in Illinois. In 2005 and 2006, the bank originated six community development loans totaling \$3.2 million. These loans were originated in non-metropolitan Illinois assessment areas. There were no community development loans made in the Rockford assessment area in 2005 and 2006. Community development loans decreased \$28.3 million since the previous evaluation, with the largest decrease of \$27.4 million from the Rockford assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

The bank's performance in State of Illinois under the investment test is "Low Satisfactory." In 2005 and 2006, the bank funded \$1.4 million in qualified investments (\$1.2 million from within the Illinois assessment areas and \$0.2 million from outside the Illinois assessment area). Qualified investments increased \$1.3 million since the previous evaluation, with the largest increase of \$1.2 million from the Rockford assessment area. Additional information is provided with the analysis for each assessment area.

Service Test

The bank's performance in Illinois under the service test is considered "High Satisfactory."

Retail Services

Fifth Third's retail delivery systems are accessible to all portions of the Illinois assessment areas. The bank's overall record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the bank had nine banking centers in the State of Illinois, not including the banking centers located in the Chicago assessment area, which was evaluated as a multistate MSA. There are no banking centers in low-income geographies and three or 33.3% located in moderate-income geographies. The distribution of banking centers in the low-income tracts was less than the 1.5% of families living in those areas and in moderate-income tracts was more than the 15.7% of families living in those areas. Banking centers within low-income tracts are less than the 2.3% of low-income census tracts and more the 20.6% of moderate-income tracts. The bank had fourteen ATMs, with none in low-income geographies and four or 28.6% located in moderate-income geographies. The ATM distribution within the low-income census tracts was less than the percentage of families living in those areas and less percentage of low-income tracts. The ATM distribution within the moderate-income census tracts was more than the percentage of families living in those areas and more percentage of moderate-income tracts.

In 2005, one new banking center located in an upper-income tract was opened in Mount Vernon, Illinois and two were closed in Mount Vernon, Illinois, one in moderate- and one in middle-income tract. In 2006, one new banking center was opened in the Rockford assessment area located in moderate-income tract.

Community Development Services

The bank provides an adequate level of community development services throughout the State of Illinois. Since the previous evaluation, the bank continued its involvement in providing financial literacy programs through partnership with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, serve for low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas.

The Fifth Third homeownership mobile classroom visited the Rockford assessment area on July 6-7, 2006, generating eight hours of services and had 50 visitors. Seven visitors received credit counseling.

Additional information about the bank's performance under the service test is provided with the analysis for each assessment area.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROCKFORD IL MSA

The Rockford assessment area included the counties of Boone and Winnebago in Illinois. There were a total of 82 census tracts in the assessment area: four low-income census tracts representing 4.9% of the census tracts, 20 moderate-income representing 24.4% of the census tracts, 42 middle-income representing 51.2% of the census tracts, and 16 upper-income representing 19.5% of the census tracts within the assessment area. Combined, there were 24 low-and moderate-income census tracts that accounted for 29.3% of the geographies.

HMDA lending activity accounts for 0.1% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked 16th of 24 institutions in the Rockford IL MSA with 0.9% of the market share. As of December 31, 2006, the bank operated two banking centers in this assessment area, which account for 0.3% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Amcore Bank NA, Associated Bank NA and JP Morgan Chase Bank NA.

Based on 2000 Census data, the total population within the assessment area was 320,204. The percentage of the population in low- and moderate-income geographies was 3.72% and 19.51%, respectively. The median family income in the assessment area was \$53, 128, while the median family incomes within each county in this assessment area were: Boone, \$59,305 and Winnebago, \$52,456. The median family income in the assessment area was lower than the state median family income of \$55,545. There are 129,818 housing units within the assessment area: 67.1% were owner-occupied, 27.3% were rental units, and the remaining 5.6% were vacant. The median housing value was \$94,280, and the median housing values for Boone and Winnebago Counties were \$120,900 and \$90,900, respectively. By comparison, the median housing value for the state of Illinois was \$127,800.

Based on the 2000 Labor Summary Report, the unemployment rate in the Rockford IL MSA assessment area was 5.7%; this was lower than the state unemployment rate of 6.0%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	4.9	2,481	2.9	966	38.9	15,584	18.2
Moderate-income	20	24.4	14,797	17.3	2,290	15.5	15,915	18.6
Middle-income	42	51.2	48,433	56.7	2,138	4.4	20,674	24.2
Upper-income	16	19.5	19,696	23.1	310	1.6	33,234	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	82	100.0	85,407	100.0	5,704	6.7	85,407	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,174	1,218	1.4	23.5	3,084	59.6	872	16.9
Moderate-income	26,187	12,900	14.8	49.3	10,960	41.9	2,327	8.9
Middle-income	73,119	51,842	59.5	70.9	17,931	24.5	3,346	4.6
Upper-income	25,338	21,179	24.3	83.6	3,463	13.7	696	2.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	129,818	87,139	100.0	67.1	35,438	27.3	7,241	5.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	474	4.2	393	3.9	64	5.9	17	5.3
Moderate-income	1,921	16.9	1,649	16.5	215	19.7	57	17.8
Middle-income	6,424	56.4	5,623	56.4	625	57.1	176	54.8
Upper-income	2,568	22.6	2,307	23.1	190	17.4	71	22.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,387	100.0	9,972	100.0	1,094	100.0	321	100.0
Percentage of Total Businesses:				87.6		9.6		2.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	9	2.1	8	1.9	1	20.0	0	0.0
Middle-income	279	64.3	276	64.3	3	60.0	0	0.0
Upper-income	146	33.6	145	33.8	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	434	100.0	429	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ROCKFORD ASSESSMENT AREA

The bank’s performance in the Rockford assessment area is consistent with the state rating of “High Satisfactory” for the service test, but below the state ratings of “High Satisfactory” for the lending test. The investment test exceeds the state rating of “Low Satisfactory.”

Geographic distribution of HMDA loans and small business loans is poor. In 2005, no HMDA loans were made in low-income geographies and in 2006, one loan or 1.9% was made in a moderate-income geography. In 2006, two HMDA loans or 2.5% were made in low-income geographies and five loans or 6.3% were made in moderate-income geographies, which is below the owner-occupied rates of 1.4% in low-income and 14.8% in moderate-income geographies. In 2005 and 2006, there were no small business loans made in low-income geographies. In 2005, two small business loans or 4.4% were made in moderate-income geographies and one loan or 4% in 2006. This is below the total businesses in low-income geographies (4.2%) and in moderate-income geographies (16.9%).

The distribution of borrowers reflects adequate penetration among borrowers of different income and among business of different sizes. There were no community development loans made in the Rockford assessment area for this evaluation period.

In 2005 and 2006, Fifth Third funded \$1.2 million in qualified investments in the Rockford assessment area.

Assessment Area	Lending Test	Investment Test	Service Test
Rockford	Below	Exceed	Consistent

**NON-METROPOLITAN AREA
(FULL REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ILLINOIS NON-METROPOLITAN ASSESSMENT AREA

Fifth Third's operations in the non-metropolitan assessment area in Illinois are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 0.3% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked second of 63 institutions in the Illinois non-metropolitan assessment area, with 8.3% of the deposit market share. As of December 31, 2006, the bank operated seven banking center offices in this assessment area, which accounted for 1.0% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Amcore Bank NA, US Bank NA, and Sterling Federal Bank FSB.

The non-metropolitan assessment area within the state of Illinois included the following counties: Effingham, Jefferson, Lee, Stephenson, Whiteside, and Williamson. There were a total of 73 census tracts in the assessment area: 12 moderate-income representing 16.4%, 48 middle-income tracts representing 65.8%, and 13 upper-income representing 17.8% of the census tracts. There were no low-income tracts in the assessment area.

Within Effingham County, there were seven census tracts (9502-9508) that were designated as distressed middle income tracts during 2005 and 2006.

Three community representatives were interviewed, who identified affordable housing programs, loans to small businesses, and financial literacy training as the greatest needs within the assessment area.

Housing Characteristics

Based on 2000 Census data, there were 119,700 housing units in the assessment area, of which 68.7% were owner-occupied, 23.6% were rental units, and the remaining 7.7% were vacant. The median housing value for each county was: Effingham, \$83,700; Jefferson, \$60,000; Lee, \$83,400; Stephenson, \$80,445; Whiteside, \$75,700; and Williamson, \$61,200. By comparison, the median housing value for the state of Illinois was \$127,800.

Labor, Employment, and Economic Characteristics

Based on 2000 Labor Summary from U.S. Census, unemployment was approximately 13.3% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 5.4% and 5.4%, respectively. The unemployment rate in the Freeport was 6.2% and in the other non-metropolitan assessment areas was 5.5%. The unemployment rate for the State of Illinois was 6%.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 281,299. The percentage of the population within moderate-income geographies was approximately 14.5%.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$44,502, with 16.8% of families living on low incomes, 18.1% of families living on moderate incomes, 24.5% of families living on middle incomes, and 40.6% of families living on upper incomes. In addition, 7.7% of the families lived on incomes that fell below the poverty level. The median family incomes for the individual counties within this assessment area were: Effingham, \$46,895; Jefferson, \$41,141; Lee, \$48,730; Stephenson, \$48,355; Whiteside, \$46,653; and Williamson, \$40,692. The median family income in the assessment area was lower than the median family income of \$55,545 for the state of Illinois.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following tables:

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	12,856	16.8
Moderate-income	12	16.4	10,643	13.9	1,761	16.5	13,898	18.1
Middle-income	48	65.8	52,106	68.0	3,525	6.8	18,777	24.5
Upper-income	13	17.8	13,873	18.1	579	4.2	31,091	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	76,622	100.0	5,865	7.7	76,622	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	19,340	10,923	13.3	56.5	6,324	32.7	2,093	10.8
Middle-income	80,120	55,871	68.0	69.7	18,381	22.9	5,868	7.3
Upper-income	20,240	15,413	18.7	76.2	3,543	17.5	1,284	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	119,700	82,207	100.0	68.7	28,248	23.6	9,245	7.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,201	21.1	1,942	20.9	193	23.8	66	20.6
Middle-income	6,552	62.8	5,853	63.0	490	60.4	209	65.3
Upper-income	1,674	16.1	1,501	16.1	128	15.8	45	14.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,427	100.0	9,296	100.0	811	100.0	320	100.0
Percentage of Total Businesses:				89.2		7.8		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	22	1.2	22	1.3	0	0.0	0	0.0
Middle-income	1,210	68.6	1,206	68.6	4	66.7	0	0.0
Upper-income	531	30.1	529	30.1	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,763	100.0	1,757	100.0	6	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ILLINOIS NON-METROPOLITAN ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Illinois non-metropolitan assessment area is good. Lending activity is sufficient to help meet community credit needs. Geographic distribution was good for home purchase lending, adequate for refinance lending, and generally good for small business lending. Borrower distribution was good for HMDA lending, but marginally adequate for small business lending. Community development lending enhances the lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 0.3% of the bank's total HMDA loans and 1.0% of its small business loans.

In 2005, Fifth Third Mortgage ranked sixth and Fifth Third Mortgage ranked 49th of 314 lenders in overall HMDA lending market share in this assessment area and ranked sixth and 53rd of 330 lenders in 2006.

In 2005, Fifth Third ranked 12th of 58 reporting institutions in overall CRA lending market share in this assessment area and ranked 13th of 59 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of home purchase lending is good, but refinance lending is adequate. The overall distribution of small business loans was generally good.

Home Purchase Loans

Lending between 2005 and 2006 declined due to a decrease in demand for home purchase loans. The bank made 153 loans in 2005 and 137 loans in 2006, a decrease of 10.5%. Home purchase loans in this assessment area represent 57.1% of total HMDA loans reported in this assessment area in 2005 and 56.8% in 2006.

In 2005, the bank made 18 loans or 11.8% of its loans in moderate-income geographies, which was above the aggregate of lenders who made 10.5% in moderate-income geographies. The bank also outperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 13.3% in moderate-income geographies. In 2006, the bank made 17 loans or 12.4% of its loans in moderate-income geographies, which was below the owner-occupancy rate. The bank's overall performance is good.

Refinance Loans

Due to the decline in market demand for refinancing, Fifth Third's volume dropped from 103 loans in 2005 to 93 loans in 2006, a 9.7% decrease. Refinance loans in this assessment area represent 38.4% of total HMDA loans reported in this assessment area in 2005 and 38.6% in 2006.

In 2005, the bank made seven loans or 6.8% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 8.8% of their refinance loans in moderate-income geographies, but outperformed the aggregate of lenders, excluding subprime lenders. This was also below the owner-occupancy rates of 13.3% in moderate-income geographies. In 2006, the bank made eight loans or 8.6% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is adequate.

Small Business Loans

The bank made 184 small loans to businesses within this assessment area in 2005 and made 141 in 2006, a decrease of 23.4%.

In 2005, the bank originated 36 or 19.6% of its small business loans in the moderate-income geographies, which was less than the total percentage of the businesses in moderate-income geographies (21.1%) in this assessment area. The bank outperformed the aggregate of lenders who made 19.1% of their loans in moderate-income geographies. In 2006, the bank originated 22 or 15.6% of its small loans to businesses in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's performance is generally good.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is good for HMDA lending and marginally adequate for small business lending.

Home Purchase Loans

In 2005, the bank made eight loans or 5.2% of its loans to low-income borrowers and 29 loans or 19.0% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 8.3% of their loans to low-income borrowers and 22.8% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 16.8% of the families in the assessment area and moderate-income families comprise 18.1% of the families in the assessment area. In 2006, the bank made 10 loans or 7.3% of its loans to low-income borrowers and 47 loans or 34.3% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.7%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is good.

Refinance Loans

In 2005, the bank made eight loans or 7.8% of its loans to low-income borrowers and 14 loans or 13.6% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 6.1% to low-income borrowers and 16.9% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders.

In 2006, the bank made five loans or 5.4% of its loans to low-income borrowers and 17 loans or 18.3% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 49.5% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 89.2% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 47.0% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 42.6% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. The bank's performance is marginally adequate.

Community Development Loans

Fifth Third made a relatively high level of community development loans. In 2005 and 2006, the bank originated six community development loans totaling \$3.2 million in Illinois non-metropolitan assessment area. Community development loans decreased \$0.8 million or 21.8% since the previous evaluation. Even though there has been a decrease, Fifth Third's community development lending remains good when compared to other lenders in this assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is adequate. Fifth Third funded \$40,200 in total investments during this evaluation period. Qualified investments decreased \$101,031 since the previous evaluation.

Service Test

Fifth Third's overall service performance in the Illinois non-metropolitan assessment area is good.

Retail Services

Delivery services are readily accessible to all portions of the bank's assessment area. The bank's record of opening and closing offices has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of seven banking centers within this assessment area, two in moderate-income, four in middle-income, and one in upper-income census tracts. The total banking centers in this assessment area represent 1.0% of all the bank's banking centers. There are no low-income tracts in this assessment area. Banking centers in moderate-income geographies represent 28.6% of the banking centers in this assessment area. As of December 31, 2006, the bank had eight full-service ATMs in this assessment area: two in moderate-income, five in middle-income, and one in upper-income census tracts. The bank had one cash dispensing ATM in this assessment area located in a moderate-income tract. ATMs in moderate-income geographies consist of 33.3% of the ATMs in this assessment area. The banking center and ATM distribution within the moderate-income tracts was more than the percentage of moderate-income tracts (16.4%) and more than the percentage of families living in those areas (13.9%). In 2005, one new banking center located in an upper-income tract was opened in Mount Vernon, Illinois and two were closed on Mount Vernon, Illinois, one in a moderate- and one in a middle-income tract.

Community Development Services

The bank is an adequate provider of community development services.

Fifth Third's officers have conducted financial literacy training to small businesses and spent 197 hours providing technical assistance through their involvement with local organizations.

STATE OF FLORIDA

CRA RATING FOR: STATE OF FLORIDA: ¹⁰ Satisfactory
The lending test is rated: "High Satisfactory"
The investment test is rated: "High Satisfactory"
The service test is rated: "High Satisfactory"

Major factors supporting the rating include:

- Lending levels reflects adequate responsiveness to assessment area credit needs;
- The geographic distribution of HMDA and small business loans is generally good;
- The distribution of HMDA loans reflects poor penetration among borrowers of different income levels;
- The distribution of small business loans reflects poor penetration among businesses of different revenue sizes;
- The bank provides a relatively high level of community development loans;
- The bank provides a relatively high level of qualified community development investments and grants;
- Delivery systems are accessible to all portions of the bank's assessment areas;
- The bank's record of opening and closing banking centers has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals; and,
- The bank provides a high level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the State of Florida is consistent with the overall scope.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF FLORIDA

The bank's operations in the assessment areas within the state of Florida are consistent with the overall bank. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 15.1% of the bank's total HMDA lending activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked 11th of 365 institutions in the State of Florida with 1.5% of the market share. As of December 31, 2006, the bank operated 95 banking centers in Florida, which account for 13.0% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of large banks and subsidiaries of bank holding companies.

¹⁰ For institutions with banking centers in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Fifth Third's assessment areas in Florida consisted of the following:

- Portions of the Tampa/St. Petersburg/Clearwater MSA, specifically the counties of Hillsborough and Pinellas
- Portions of the Sarasota/Bradenton/Venice MSA, specifically the counties of Manatee and Sarasota
- Portions of the Miami/Fort Lauderdale/Miami Beach MSA, specifically the counties of Broward County and Palm Beach
- Portions of the Orlando MSA, specifically the counties of Orange and Seminole
- Cape Coral/Fort Myers MSA, specifically Lee County
- Deltona/Daytona Beach/Ormond Beach MSA, specifically Volusia County
- Naples/Marcos Island MSA, specifically Collier County
- Punta Gorda MSA, specifically Charlotte County

There were a total of 1,682 census tracts in the Florida assessment areas. There were 60 low-income census tracts, 374 moderate-income, 768 middle-income, 478 upper-income and two census tracts for which the income was unknown. Low-and moderate income tracts accounted for 3.6% and 22.2%, respectively of the geographies in assessment area.

Demographic information for the State of Florida is on the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	60	3.6	47,611	2.3	17,263	36.3	387,998	18.7
Moderate-income	374	22.2	415,614	20.0	61,090	14.7	382,973	18.4
Middle-income	768	45.7	982,980	47.3	60,159	6.1	449,898	21.7
Upper-income	478	28.4	630,341	30.4	18,312	2.9	855,677	41.2
Unknown-income	2	0.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,682	100.0	2,076,546	100.0	156,824	7.6	2,076,546	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	85,541	22,396	1.0	26.2	53,076	62.0	10,069	11.8
Moderate-income	809,419	408,334	18.0	50.4	294,468	36.4	106,617	13.2
Middle-income	1,771,403	1,119,969	49.3	63.2	426,958	24.1	224,476	12.7
Upper-income	1,049,303	720,068	31.7	68.6	168,090	16.0	161,145	15.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	3,715,666	2,270,767	100.0	61.1	942,592	25.4	502,307	13.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	10,810	2.7	9,130	2.6	1,285	3.9	395	3.2
Moderate-income	84,457	21.0	72,983	20.4	8,617	25.9	2,857	23.0
Middle-income	183,610	45.6	163,830	45.9	14,201	42.6	5,579	44.9
Upper-income	123,972	30.8	111,189	31.1	9,192	27.6	3,591	28.9
Unknown-income	80	0.0	49	0.0	28	0.1	3	0.0
Total Assessment Area	402,929	100.0	357,181	100.0	33,323	100.0	12,425	100.0
Percentage of Total Businesses:				88.6		8.3		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	72	2.6	60	2.4	12	4.9	0	0.0
Moderate-income	418	15.1	348	13.8	68	27.6	2	22.2
Middle-income	1,387	50.0	1,278	50.7	105	42.7	4	44.4
Upper-income	897	32.3	833	33.1	61	24.8	3	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,774	100.0	2,519	100.0	246	100.0	9	100.0
Percentage of Total Farms:				90.8		8.9		0.3

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF FLORIDA

Lending Test

The bank's lending performance in Florida is rated "High Satisfactory." Overall, lending levels reflect an adequate responsiveness to the credit needs in the Florida assessment areas. For the lending test, the greatest weight was placed in the Tampa, Sarasota, and Cape Coral/Fort Myers assessment areas.

Lending Activity

During the review period, the bank originated \$2.3 million in HMDA loans and \$0.5 million in small business loans throughout the Florida assessment areas. This represents 15.1% of the total HMDA lending and 7.2% of the total small business lending in the combined assessment area.

Geographic and Borrower Distribution

Overall, the geographic distribution of HMDA and small business loans is generally good; however, some gaps in lending were noted in the cities of Orlando, Miami, and Tampa. The distribution of loans to borrowers reflects poor penetration among customers of different income levels and among businesses of different revenue sizes. A detailed analysis for the geographic distribution and borrower-income distribution is provided with the analysis for each assessment area.

Community Development Lending

The bank made a relatively high level of community development loans in Florida. In 2005 and 2006, the bank originated 24 community development loans totaling \$24.1 million. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

The bank's performance in State of Florida under the investment test is considered "High Satisfactory." In 2005 and 2006, the bank funded \$8.9 million in qualified investments (\$7.7 million benefiting the Florida assessment areas and \$0.5 million outside the assessment area). Additional information is provided with the analysis for each assessment area.

Service Test

The bank's performance in Florida under the service test is considered "High Satisfactory."

Retail Services

Fifth Third's retail delivery systems are accessible to all portions of the Florida assessment areas. The bank's record of opening and closing offices has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. Banking services and business hours do not vary in a way that inconveniences any portions of the assessment areas, particularly low- and moderate-income geographies and individuals.

As of December 31, 2006, the bank had 95 banking centers in the State of Florida, with two or 2.1% located in low-income geographies and 19 or 20.0% in moderate-income geographies. The distribution of banking centers within the low-income was less than the percentage of low-income tracts (3.6%) and less than the percentage of families living in those areas (2.3 %). The banking center distribution within moderate-income tracts was less than the percentage of moderate-income tracts (22.2 %), but equal to the percentage of families living in those areas (20.0 %). The bank had 108 ATMs, with two or 1.9% located in low-income geographies and 21 or 19.4% in moderate-income geographies. The ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts and less than the percentage of families living in those areas. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Three additional banking centers are within 1/10th of a mile of a low- or moderate-income geography and an additional fourteen banking centers are within one mile.

In 2005 and 2006, 93 new banking centers were opened: three located in low-income geographies, 22 located in moderate-income, 40 in middle-income, and 28 in upper-income geographies. Over 70 of the new banking centers resulted from the 2005 acquisition of First National Bank of Florida. Fourteen banking centers were closed since the previous evaluation, one in low-income, four in moderate-income, four in middle-income, and five in upper-income census tracts.

Community Development Services

The bank provides a good level of community development services throughout the State of Florida.

In 2005, the Fifth Third homeownership mobile classroom visited the Fort Myers, Orlando, Naples, Punta Gorda, Tampa assessment areas and in 2006, visited Daytona, Orlando, and Tampa, generating 253 hours of services and had 3,120 visitors. Services provided included credit counseling to 634 visitors, opening 43 deposit accounts, assistance with 26 loan applications, and nine loan pre-approvals.

The bank has a strong involvement in providing financial literacy programs through partnership with schools, local organizations, government agencies, businesses, and local churches. The bank's officers and staff are involved in numerous organizations and activities that promote or facilitate affordable housing for low- and moderate-income individuals, serve for low- and moderate-income individuals, and support economic development and revitalization of low- and moderate-income areas.

Additional information about the bank's performance under the service test is provided with the analysis for each assessment area.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CAPE CORAL/FORT
MYERS MSA**

The Cape Coral/Fort Myers, FL, MSA assessment area encompasses Lee County in Florida. There were a total of 117 census tracts in the assessment area: two low-income representing 1.7%, 20 moderate-income representing 17.1%, 68 middle-income representing 58.1%, and 27 upper-income representing 23.1% of the census tracts within the assessment area. Combined, low- and moderate-income tracts accounted for 18.8% of the census tracts.

HMDA lending activity accounts for 4.7% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked fourth of 37 institutions in the Cape Coral/Fort Myers MSA with 9.2% of the market share. As of December 31, 2006, the bank operated 16 banking centers in this assessment area, which account for 2.2% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Bank of America, Wachovia Bank NA, and Suntrust Bank.

Housing Characteristics

There were 245,405 housing units within the assessment area, of which 58.8% were owner-occupied, 18.1% were rental units, and the remaining 23.1% are vacant. The median housing value was \$96,711 within the assessment area. By comparison, the median housing value in the state of Florida was \$93,200.

Labor, Employment, and Economic Characteristics

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Cape Coral assessment area was 3.7%, which was lower than the state unemployment rate which was 5.5%. Unemployment in 2006 was 2.5% and one of the lowest in Florida. The labor pool has the highest growth in Florida, growing by over 60% during the past decade.

Population Characteristics

Based on 2000 Census data, the total population within the assessment area was 440,888. The percentage of the population in low- and moderate-income geographies was 2.0% and 17.0%, respectively.

Income Characteristics

The median family income was slightly \$46,410 within the assessment area, which was higher than the state median family income of \$45,625.

Community representatives reported that Florida has been affected by the lack of affordable housing due to increasing home prices, insurance premiums, and real estate taxes. These increases are forcing many low- and moderate-income families to relocate even if their homes are paid for.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	1.7	2,090	1.6	906	43.3	22,017	17.1
Moderate-income	20	17.1	18,440	14.4	2,789	15.1	25,614	19.9
Middle-income	68	58.1	80,176	62.4	4,285	5.3	29,947	23.3
Upper-income	27	23.1	27,717	21.6	616	2.2	50,845	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	117	100.0	128,423	100.0	8,596	6.7	128,423	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,069	1,248	0.9	40.7	1,591	51.8	230	7.5
Moderate-income	37,265	17,856	12.4	47.9	12,959	34.8	6,450	17.3
Middle-income	144,203	92,210	63.9	63.9	24,057	16.7	27,936	19.4
Upper-income	60,868	32,942	22.8	54.1	5,736	9.4	22,190	36.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	245,405	144,256	100.0	58.8	44,343	18.1	56,806	23.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	286	1.1	245	1.0	35	1.9	6	0.7
Moderate-income	3,469	13.1	2,977	12.5	354	18.7	138	16.9
Middle-income	16,351	61.7	14,862	62.4	1,009	53.4	480	58.7
Upper-income	6,409	24.2	5,723	24.0	492	26.0	194	23.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,515	100.0	23,807	100.0	1,890	100.0	818	100.0
Percentage of Total Businesses:				89.8		7.1		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.5	3	1.6	0	0.0	0	0.0
Moderate-income	9	4.5	8	4.3	1	9.1	0	0.0
Middle-income	146	73.7	138	74.2	7	63.6	1	100.0
Upper-income	40	20.2	37	19.9	3	27.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	198	100.0	186	100.0	11	100.0	1	100.0
Percentage of Total Farms:				93.9		5.6		0.5

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CAPE CORAL/FORT MYERS ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Cape Coral/Fort Myers assessment area is adequate. Lending volume is adequate to help meet community credit needs. Geographic distribution of HMDA lending is poor, but for small business lending is excellent. Borrower distribution is very poor for home purchase lending and poor for refinance and small business lending. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is adequate. This assessment area originated and purchased 4.7% of the bank's total HMDA loans and 1.8% of its total small business loans.

In 2005, Fifth Third Mortgage ranked 12th and Fifth Third Bank ranked 163rd of 991 lenders in overall HMDA lending market share in this assessment area and ranked 14th and 138th of 983 lenders in 2006.

In 2005, Fifth Third ranked 13th of 118 reporting institutions in overall CRA lending market share in this assessment area and ranked 16th of 140 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is poor, while the distribution of small business loans was excellent. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 1,046 loans in 2005 and 771 loans in 2006, a decrease of 26.3%. Home purchase loans in this assessment area represent 76.6% of total HMDA loans reported in this assessment area in 2005 and 62.6% in 2006.

In 2005, the bank made one loan or 0.1% of its loans in low-income geographies and 60 loans or 5.7% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 0.6% in low-income geographies and 9.0% in moderate-income geographies. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 0.9% and 12.4% in low- or moderate-income geographies, respectively. In 2006, the bank made one loan or 0.1% of its loans in low-income geographies and 54 loans or 7.0% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is poor.

Refinance Loans

Although there has been a decline in the market for refinancing, Fifth Third's volume increased from 290 loans in 2005 to 428 loans in 2006, a 47.6% increase. Refinance loans in this assessment area represent 21.2% of total HMDA loans reported in this assessment area in 2005 and 34.8% in 2006.

In 2005, the bank made one loan or 0.3% of its loans in low-income geographies and 11 loans or 3.8% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 0.4% and 8.1% of their refinance loans in low- or moderate-income geographies, respectively. The bank slightly outperformed the aggregate of lenders, excluding subprime lenders in low-income geographies, but underperformed in moderate-income geographies. This was also below the owner-occupancy rates of 0.9% and 12.4% in low- or moderate-income geographies, respectively. In 2006, the bank made one loan or 0.2% of its loans in low-income geographies and 15 loans or 3.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is poor.

Small Business Loans

The bank made 266 small business loans within this assessment area in 2005 and made 184 in 2006, a decrease of 30.8%.

In 2005, the bank originated six or 2.3% of its small business loans in low-income geographies and 42 or 15.8% in the moderate-income geographies, which was above the total percentage of the businesses in low-income geographies (1.1%) and in moderate-income geographies (13.1%) in this assessment area. The bank outperformed the aggregate of lenders who made 0.8% of their loans in low-income geographies and 11.6% of their small business loans in moderate-income geographies. In 2006, the bank originated five or 2.7% of its small business loans in low-income geographies and 25 loans or 13.6% of its loans in moderate-income geographies, which was above the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is excellent.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is very poor for home purchase lending and poor for refinance and small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made nine loans or 0.9% of its loans to low-income borrowers and 50 loans or 4.8% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 1.2% of their loans to low-income borrowers and 5.9% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 17.1% of the families in the assessment area and moderate-income families comprise 19.9% of the families in the assessment area.

In 2006, the bank's home purchase loans decreased to six loans or 0.8% of its loans to low-income borrowers and 35 loans or 4.5% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.7%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is very poor.

Refinance Loans

In 2005, the bank made 14 loans or 4.8% of its loans to low-income borrowers and 25 loans or 8.6% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 3.0% to low-income borrowers and underperformed the aggregate of lenders who made 13.1% to moderate-income borrowers. The bank outperformed the aggregate of lenders, excluding subprime lenders in low-income geographies, but underperformed in moderate-income geographies. In 2006, the bank made 11 loans or 2.6% of its loans to low-income borrowers and 48 loans or 11.2% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is poor.

Small Business Loans

In 2005, the bank originated 51.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 89.8% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 43.5% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 39.1% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third was a leader in making community development loans. In 2005 and 2006, the bank originated 10 community development loans totaling \$6.2 million in Cape Coral/Fort Myers assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is adequate. Fifth Third funded \$36,000 in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the Cape Coral/Fort Myers assessment area is good.

Retail Services

Delivery services are accessible to essentially all portions of the bank's assessment area. The bank's record of opening and closing banking centers has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies or individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 16 banking centers within this assessment area, none in low-income, two in moderate-income, thirteen in middle-income, and one in upper-income census tracts. The total banking centers in this assessment area represent 2.2% of all the bank's banking centers. Banking centers in moderate-income geographies represent 12.5% of the banking centers in this assessment area. This assessment area consists of two or 1.7% low-income census tracts and 1.6% of the families are in low-income census tracts. The distribution of banking center within the moderate-income tracts was less than the 17.1% of moderate-income tracts in this assessment area and less than the 14.4% of families living in those areas. As of December 31, 2006, the bank had 16 full-service ATMs in this assessment area: none in low-income, two in moderate-income, twelve in middle-income, and two in upper-income census tracts. The bank had two cash dispensing ATMs in this assessment area located in middle-income census tracts. ATMs located in moderate-income geographies consist of 11.1% of the ATMs in this assessment area. The ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts and less than the percentage of families living in those areas.

Based on this analysis alone, retail delivery systems would be considered adequate. However, Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Four additional banking centers are within one mile of a low- or moderate-income geography.

Of the twelve banking centers opened since the previous evaluation, one was in moderate-income and eleven were in middle-income census tracts. Ten of the new banking centers resulted from the 2005 acquisition of First National Bank of Florida. Three banking centers that were located in middle-income census tracts have been closed since the previous evaluation.

Community Development Services

The bank provides a relatively high level of community development services.

The E-Bus visited this assessment area in January 2006, generating 52.5 hours of services and had 450 visitors. Credit counseling was provided to 27 visitors.

Fifth Third's officers and employees have conducted several financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, small business financial management, technical assistance on SBA loans, and financial training through local organizations. Over 75 hours have been spent through involvement on local organization boards and committees. Over 30 hours have been spent providing technical assistance. Some of the program involvement includes:

- Homebuyer Education – Fifth Third provides homebuyer education programs through a partnership with the Housing Authority of the City of Fort Myers.
- Reverse Mortgage Education – Fifth Third provides training on reverse mortgages through a partnership with Consumer Credit Counseling Services.
- Small Business Financial Education – Fifth Third provides financial training to small business through partnerships with Economic Development Council and Service Corp of Retired Executives. Assistance is also provided on applying for an SBA loan.
- Financial Literacy Training – Fifth Third has provided financial literacy training through a partnership with the SW Florida Workforce Development Board. An officer also serves on the board of this organization.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
SARASOTA/BRADENTON/VENICE MSA**

Fifth Third's operations in portions of the Sarasota/Bradenton/Venice Florida MSA assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 2.4% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked eighth of 45 institutions in the Sarasota MSA with 3.0% of the market share. As of December 31, 2006, the bank operated 10 banking centers in this assessment area, which account for 1.4% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Bank of America NA, Wachovia Bank NA and Suntrust Bank.

Fifth Third's Sarasota assessment area included Manatee and Sarasota Counties. There were a total of 143 census tracts in the assessment area: one low-income representing 0.7%, 31 moderate-income representing 21.7%, 77 middle-income representing 53.8%, and 34 upper-income representing 23.8% of the census tracts. Combined, low-and moderate income tracts accounted for 22.4% of the geographies.

Six community representatives were interviewed who identified affordable housing programs, loans to small businesses, and financial literacy training as the greatest needs within the assessment area. Contacts were specifically concerned about the availability of affordable housing as demand exceeds the current supply, the availability of financing for start-up businesses, and the need for banking center offices in neighborhoods with low- and moderate-income residents. Community representatives reported that Florida has been affected by the lack of affordable housing due to increasing home prices, insurance premiums, and real estate taxes. These increases are forcing many low- and moderate-income families to relocate even if their homes are paid for.

Housing Characteristics

Based on 2000 Census data, there were 320,595 housing units within the assessment area. Approximately 62.8% of the housing units were owner-occupied, 19.0% were rental units, and the remaining 18.2% were vacant. The median housing value was \$104,746 within the assessment area, and housing values for the individual counties within the assessment area were: Manatee, \$96,000 and Sarasota, \$112,000. By comparison, the median housing value for the state of Florida is \$93,200.

Labor, Employment, and Economic Characteristics

Based on 2000 Labor Summary from the U.S. Census, unemployment was approximately 10.8% in the low-income census tracts and 5.6% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 3.3% and 2.0%, respectively. The unemployment rate in the Sarasota assessment area was 3.6%, which was lower than the unemployment rate for the State of Florida at 5.5%. The labor force in this MSA has grown by over 30% in the past ten years.

Population Characteristics

Based on 2000 Census data, total population within the assessment area was 589,959. The percentage of the population in low- and moderate-income geographies was 0.7% and 25.0%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$48,549, with families distributed among the income categories as follows: 17.6% low-income, 19.6% moderate-income, 23.6% middle-income, and 39.2% upper-income. In addition, 6.0% of the families lived on incomes below the poverty level. The median family income in the assessment area was higher than the median family income of \$45,625 for the State of Florida and consistent with the median family income of \$48,550 for the entire MSA.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	897	0.5	291	32.4	29,853	17.6
Moderate-income	31	21.7	37,541	22.2	4,826	12.9	33,150	19.6
Middle-income	77	53.8	89,610	52.9	3,830	4.3	39,877	23.6
Upper-income	34	23.8	41,200	24.3	1,130	2.7	66,368	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	143	100.0	169,248	100.0	10,077	6.0	169,248	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,621	601	0.3	37.1	853	52.6	167	10.3
Moderate-income	77,332	41,213	20.5	53.3	22,650	29.3	13,469	17.4
Middle-income	164,234	110,169	54.7	67.1	28,128	17.1	25,937	15.8
Upper-income	77,408	49,491	24.6	63.9	9,292	12.0	18,625	24.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	320,595	201,474	100.0	62.8	60,923	19.0	58,198	18.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	141	0.4	126	0.4	13	0.5	2	0.2
Moderate-income	6,866	21.4	6,155	21.4	507	21.0	204	22.5
Middle-income	16,928	52.8	15,193	52.8	1,257	51.9	478	52.8
Upper-income	8,155	25.4	7,291	25.3	643	26.6	221	24.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32,090	100.0	28,765	100.0	2,420	100.0	905	100.0
Percentage of Total Businesses:				89.6		7.5		2.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	21	7.3	16	6.2	4	14.8	1	100.0
Middle-income	168	58.7	151	58.5	17	63.0	0	0.0
Upper-income	97	33.9	91	35.3	6	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	286	100.0	258	100.0	27	100.0	1	100.0
Percentage of Total Farms:				90.2		9.4		0.3

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SARASOTA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Sarasota assessment area is adequate. Lending levels are adequate to help meet community credit needs. Geographic distribution was good for HMDA lending, but only adequate for small business lending. Borrower distribution was poor for HMDA and small business lending. Community development lending was only adequate.

Lending Activity

The bank's lending activity in this assessment area is adequate. This assessment area originated and purchased 2.4% of the bank's total HMDA loans and 0.7% of its total small business loans.

In 2005, Fifth Third Mortgage ranked 27th and Fifth Third Bank ranked 166th of 909 lenders in overall HMDA lending market share in this assessment area and ranked 32nd and 134th of 821 lenders in 2006.

In 2005, Fifth Third ranked 15th of 117 reporting institutions in overall CRA lending market share in this assessment area and ranked 25th of 123 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is good and the distribution of small business loans is adequate. No significant gaps in lending were noted in this assessment area.

Home Purchase Loans

Lending between 2005 and 2006 declined due to a decrease in demand for home purchase loans. The bank made 527 loans in 2005 and 299 loans in 2006, a decrease of 43.3%. Home purchase loans in this assessment area represent 79.5% of total HMDA loans reported in 2005 and 61.4% in 2006.

In 2005, the bank made three loans or 0.6% of its loans in low-income geographies and 81 loans or 15.4% of its loans in moderate-income geographies, which was above the aggregate of lenders who made 0.2% in low-income geographies and slightly below the aggregate of lenders who made 15.8% in moderate-income geographies. The bank outperformed the aggregate of lenders, excluding subprime lenders. The bank performed above the owner-occupancy rate of 0.3% in low-income geographies and below the owner-occupancy rate of 20.5% in moderate-income geographies. In 2006, the bank made no loans in low-income geographies and 71 loans or 23.7% of its loans in moderate-income geographies, which was above the owner-occupancy rate in moderate-income geographies. The bank's overall performance is good considering the low number of owner-occupied units in low-income geographies.

Refinance Loans

Although there has been a decline in market demand for refinancing, Fifth Third's volume increased from 126 loans in 2005 to 173 loans in 2006, a 37.3% increase. Refinance loans in this assessment area represent 19.0% of total HMDA loans reported in this assessment area in 2005 and 35.5% in 2006.

In 2005, the bank made no refinance loans in low-income geographies and 16 loans or 12.7% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 0.4% and 17.5% of their refinance loans in low- or moderate-income geographies, respectively. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 0.3% and 20.5% in low- or moderate-income geographies, respectively. In 2006, the bank made no loans in low-income geographies and 32 loans or 18.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good considering the low number of owner-occupied units in low-income geographies.

Small Business Loans

The bank made 120 small business loans within this assessment area in 2005 and made 79 in 2006, a decrease of 34.2%.

In 2005, the bank originated no small business loans in low-income geographies and 19 or 15.8% in the moderate-income geographies, which was less than the total percentage of the businesses in low-income geographies (0.4%) and in moderate-income geographies (21.4%) in this assessment area. The bank underperformed the aggregate of lenders who made 0.2% of their loans in low-income geographies and 17.2% of their small loans to businesses in moderate-income geographies. In 2006, the bank originated no small business loans in low-income geographies and nine loans or 11.4% in moderate-income geographies, which was below the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is adequate.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is poor for HMDA lending and small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made six loans or 1.1% of its loans to low-income borrowers and 34 loans or 6.5% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 1.5% of their loans to low-income borrowers and 7.7% of their loans to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders. Low-income families comprise 17.6% of the families in the assessment area and moderate-income families comprise 19.6% of the families in the assessment area.

In 2006, the bank had eight home purchase loans or 2.7% of its loans to low-income borrowers and 21 loans or 7.0% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 6.0%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is poor.

Refinance Loans

In 2005, the bank made six loans or 4.8% of its loans to low-income borrowers and 12 loans or 9.5% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 4.0% to low-income borrowers and underperformed the aggregate of lenders who made 15.6% to moderate-income borrowers. The bank also outperformed the aggregate of lenders, excluding subprime lenders in low-income geographies and underperformed in moderate-income geographies. In 2006, the bank made five loans or 2.9% of its loans to low-income borrowers and 28 loans or 16.2% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is poor.

Small Business Loans

In 2005, the bank originated 45.0% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 89.6% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 44.7% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 38.0% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third made an adequate level of community development loans. In 2005 and 2006, the bank originated two community development loans totaling \$1.1 million in the Sarasota assessment area. Community development loans decreased \$0.1 million or 10.2% since the previous evaluation.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is adequate. Fifth Third funded \$37,000 in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the Sarasota assessment area is good.

Retail Services

Delivery services are accessible to essentially all portions of the bank's assessment area. The bank's record of opening and closing offices has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of ten banking centers within this assessment area, none in low-income, two in moderate-income, five in middle-income, and three in upper-income census tracts. The total banking centers in this assessment area represent 1.4% of all the bank's banking centers. Banking centers in moderate-income geographies represent 20.0% of the banking centers in this assessment area. This assessment area consists of one or 0.7% low-income census tracts and 0.5% of the families are in low-income census tracts. The distribution of banking centers within the moderate-income tracts was less than the 21.7% of moderate-income tracts in this assessment area and less than the 22.2% of families living in those areas. As of December 31, 2006, the bank had eleven full-service ATMs in this assessment area: none in low-income, two in moderate-income, six in middle-income, and three in upper-income census tracts. The bank has one cash dispensing ATM in this assessment area located in an upper-income census tract. ATMs in moderate-income geographies consist of 16.7% of the ATMs in this assessment area. The banking center and ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts and less than the percentage of families living in those areas.

Based on this analysis alone, retail delivery systems would be considered good. Fifth Third was able to demonstrate the banking centers in middle- and upper-income geographies that are in close proximity to low- and moderate-income geographies provide deposit and loan services to those communities. Two additional banking centers are within one mile of a low- or moderate-income geography.

Since the previous evaluation, ten new banking centers opened in this assessment area. Three were opened as new banking centers and seven resulted from the 2005 acquisition of First National Bank of Florida. Prior to this acquisition, the bank had one banking center located in an upper-income geography. One banking center was relocated from a moderate-income geography to a new banking center in a middle-income geography.

Community Development Services

The bank is an adequate provider of community development services.

Fifth Third's officers and employees have conducted financial literacy and technical assistance programs throughout this assessment area. Some of the programs include homebuyer seminars, technical assistance to local county government and local organizations, and financial training through local school program. Over 15 hours were spent providing financial literacy training and over 80 hours spent through board and committee involvement. Some of the program involvement includes:

- Fifth Third presented financial literacy training through a partnership with Venice Middle School.
- An officer serves on the board of Manatee Coalition for Affordable Housing.
- An officer serves as president of Venice Main Street and participated on a fundraiser for economic revitalization project of downtown Venice.
- An officer serves as board chairman and project leader of Sarasota County Planning Commission providing support on projects suggested by the Workforce Housing Strategies.
- An officer serves on the finance committee of the Sarasota County Housing Task Force.

**METROPOLITAN AREA
(FULL REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE
TAMPA/ST.PETERSBURG/CLEARWATER FL MSA**

Fifth Third's operations in portions of the Tampa/St. Petersburg/Clearwater assessment area are consistent with overall bank operations. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 1.5% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked eighth of 59 institutions in the Tampa MSA with 2.9% of the market share. As of December 31, 2006, the bank operated 27 banking centers in this assessment area, which account for 3.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Bank of America NA, Wachovia Bank NA, Suntrust Bank, and AmSouth Bank.

Fifth Third's Tampa/St. Petersburg/Clearwater FL MSA included Hillsborough County and Pinellas County. Based on 2000 Census data, there were a total of 457 census tracts in the 2006 assessment area: 16 low-income representing 3.5%, 99 moderate-income representing 21.7%, 209 middle-income representing 45.7%, and 133 upper-income representing 29.1% of the census tracts within the assessment area. Combined, low-and moderate income tracts accounted for 25.2% of the geographies.

Five community representatives were interviewed who identified affordable housing programs, loans for small businesses, and financial literacy training as the greatest needs within the assessment area. Specifically, contacts were concerned that affordable housing development is not keeping up with the demand and smaller businesses, including start-ups, are having a difficult time obtaining start-up financing, expansion loans, and working capital. There are revolving loan funds within the community and the banking industry is well-represented within those funds. Community representatives reported that Florida has been affected by the lack of affordable housing due to increasing home prices, insurance premiums, and real estate taxes. These increases are forcing many low- and moderate-income families to relocate even if their homes are paid for.

Housing Characteristics

Based on 2000 Census data, there were 907,535 housing units within this assessment area. Approximately 60.0% of the housing units were owner-occupied, 28.8% were rental units, and the remaining 11.2% were vacant. The median housing value was \$88,503. The median housing values for the individual counties within the assessment area were as follows: Hillsborough, \$91,800 and Pinellas, \$85,600. By comparison, the median housing values for the Tampa MSA and the state of Florida were \$84,770 and \$93,200, respectively.

Labor, Employment, and Economic Characteristics

Based on 2000 Labor Summary from the U.S. Census, unemployment was approximately 14.6% in the low-income census tracts, and 7.8% in the moderate-income tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.8% and 3.0%, respectively. The unemployment rate in the Tampa assessment area was 5.0%, which was generally consistent with the unemployment rate for the State of Florida at 5.3%.

Population Characteristics

Based on the 2000 Census, total population within the assessment area was 1.9 million. The percentage of the population in low- and moderate-income geographies was 2.9% and 19.6%, respectively.

Income Characteristics

According to 2000 Census data, median family income in the assessment area was \$47,531, with families distributed among the income categories as follows: 18% low-income, 17.8% moderate-income, 21.4% middle-income, and 42.8% upper-income. In addition, 7.9% of the families lived on incomes below the poverty level. The median family income in the assessment area was higher than the median family incomes of \$45,339 and \$45,625, respectively, for the Tampa MSA and the state of Florida.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	16	3.5	11,794	2.4	4,315	36.6	90,260	18.0
Moderate-income	99	21.7	88,581	17.7	14,229	16.1	89,356	17.8
Middle-income	209	45.7	233,325	46.5	16,225	7.0	107,544	21.4
Upper-income	133	29.1	168,083	33.5	5,048	3.0	214,623	42.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	457	100.0	501,783	100.0	39,817	7.9	501,783	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	24,803	5,473	1.0	22.1	15,962	64.4	3,368	13.6
Moderate-income	176,012	85,280	15.7	48.5	68,385	38.9	22,347	12.7
Middle-income	434,241	265,471	48.7	61.1	121,065	27.9	47,705	11.0
Upper-income	272,479	188,668	34.6	69.2	56,021	20.6	27,790	10.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	907,535	544,892	100.0	60.0	261,433	28.8	101,210	11.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,855	2.2	1,521	2.1	242	3.1	92	3.6
Moderate-income	18,754	22.5	15,792	21.7	2,330	29.5	632	24.9
Middle-income	37,108	44.5	32,606	44.7	3,386	42.9	1,116	43.9
Upper-income	25,615	30.7	22,972	31.5	1,942	24.6	701	27.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	83,332	100.0	72,891	100.0	7,900	100.0	2,541	100.0
Percentage of Total Businesses:				87.5		9.5		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.3	2	0.3	0	0.0	0	0.0
Moderate-income	119	18.0	97	16.1	21	38.2	1	33.3
Middle-income	341	51.6	316	52.4	23	41.8	2	66.7
Upper-income	199	30.1	188	31.2	11	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	661	100.0	603	100.0	55	100.0	3	100.0
Percentage of Total Farms:				91.2		8.3		0.5

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the Tampa assessment area is good. Lending levels are sufficient to help meet community credit needs. Geographic distribution is good for HMDA lending and excellent for small business lending, though gaps in lending were noted. Borrower distribution is poor for home purchase and small business lending and good for refinance lending. Community development lending enhances the bank's lending performance.

Lending Activity

The bank's lending activity in this assessment area is good. This assessment area originated and purchased 1.5% of the bank's total HMDA loans and 0.9% of its total small business loans.

In 2005, Fifth Third Mortgage ranked 99th and Fifth Third Bank ranked 230th of 1,081 lenders in overall HMDA lending market share in this assessment area and ranked 80th and 175th of 1,033 lenders in 2006.

In 2005, Fifth Third ranked 26th of 156 reporting institutions in overall CRA lending market share in this assessment area and ranked 49th of 162 reporting institutions in 2006.

Geographic Distribution

The overall geographic distribution of HMDA lending is good and the distribution of small business lending was excellent. However, some gaps in HMDA lending were noted in Tampa. No lending occurred in 13 (81.3%) of the 16 low-income tracts and 53 (53.5%) of the 99 moderate-income tracts compared to 97 (46.4%) of the 209 middle-income tracts and 58 (43.6%) of the upper-income tracts in 2005. No lending occurred in 11 (68.8%) of the 16 low-income tracts and 39 (39.4%) of the 99 moderate-income tracts compared to 66 (31.6%) of the 209 middle-income tracts and 39 (29.3%) of the upper-income tracts in 2006.

Home Purchase Loans

Lending between 2005 and 2006 declined slightly due to a decrease in demand for home purchase loans. The bank made 280 loans in 2005 and 255 loans in 2006, a decrease of 8.9%. Home purchase loans in this assessment area represent 63.6% of total HMDA loans reported in this assessment area in 2005 and 44.3% in 2006.

In 2005, the bank made two loans or 0.7% of its loans in low-income geographies and 34 loans or 12.1% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 2.0% and 16.0% of their refinance loans in low- or moderate-income geographies, respectively. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 1.0% in low-income geographies and 15.7% in moderate-income geographies.

In 2006, the bank made no loans in low-income geographies and 40 loans or 15.7% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good considering the limited number of owner-occupied units in low-income geographies.

Refinance Loans

Although there has been a decline in market demand for refinancing, Fifth Third's volume increased from 143 loans in 2005 to 289 loans in 2006, a 50.5% increase. Refinance loans in this assessment area represent 32.5% of total HMDA loans reported in this assessment area in 2005 and 50.3% in 2006.

In 2005, the bank made no refinance loans in low-income geographies and 21 loans or 14.7% of its loans in moderate-income geographies, which was below the aggregate of lenders who made 1.3% in low-income geographies and 15.8% in moderate-income geographies. The bank also underperformed the aggregate of lenders, excluding subprime lenders. The bank performed below the owner-occupancy rates of 1.0% and 15.7% in low- or moderate-income geographies, respectively. In 2006, the bank made one loan or 0.3% of its loans in low-income geographies and 36 loans or 12.5% of its loans in moderate-income geographies, which was below the owner-occupancy rates. The bank's overall performance is good considering the limited number of owner-occupied units in low-income geographies.

Small Business Loans

The bank made 116 small business loans within this assessment area in 2005 and made 126 in 2006, an increase of 8.6%.

In 2005, the bank originated three or 2.6% of its small business loans in low-income geographies and 28 or 24.1% in the moderate-income geographies, which was more than the total percentage of businesses in low-income geographies (2.2%) and moderate-income geographies (22.5%) in this assessment area. The bank outperformed the aggregate of lenders who made 1.6% of their loans in low-income geographies and 19.1% of their small business loans in moderate-income geographies. In 2006, the bank originated four or 3.2% of its small business loans in low-income geographies and 33 loans or 26.2% of its loans in moderate-income geographies, which was above the percentage of total businesses in low- and moderate-income geographies within this assessment area. The bank's overall performance is excellent.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution is poor for home purchase and small business lending and good for refinance lending.

Home Purchase Loans

In 2005, the bank made five loans or 1.8% of its loans to low-income borrowers and 22 loans or 7.9% of its loans to moderate-income borrowers. The bank performed the same as the aggregate of lenders who made 1.8% of their loans to low-income borrowers and underperformed the aggregate of lenders who made 9.6% of their loans to moderate-income borrowers. The bank underperformed the aggregate of lenders excluding subprime lenders. Low-income families comprise 18.0% of the families in the assessment area and moderate-income families comprise 17.8% of the families in the assessment area. In 2006, the bank made nine loans or 3.5% of its loans to low-income borrowers and 19 loans or 7.5% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.9%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is poor.

Refinance Loans

In 2005, the bank made six loans or 4.2% of its loans to low-income borrowers and 21 loans or 14.7% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 4.7% to low-income borrowers and 15.3% to moderate-income borrowers. The bank also underperformed the aggregate of lenders, excluding subprime lenders in low-income geographies, but outperformed in moderate-income geographies. In 2006, the bank made 29 loans or 10.0% of its loans to low-income borrowers and 52 loans or 18.0% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated 49.1% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 87.5% of the businesses in this revenue category. The bank outperformed the aggregate of all lenders who made 42.4% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated 36.5% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is poor.

Community Development Loans

Fifth Third was a leader in making community development loans. In 2005 and 2006, the bank originated five community development loans totaling \$6.6 million in Tampa assessment area. The majority of the loans were for affordable housing and to organizations that provide services to low- and moderate-income areas, individuals, and families.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is excellent. Fifth Third funded \$1.9 million in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the Tampa assessment area is excellent.

Retail Services

Delivery services are accessible to all portions of the bank's assessment area. The bank's record of opening and closing offices has improved the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals. The services provided do not vary in any way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies or individuals.

As of December 31, 2006, Fifth Third had a total of 27 banking centers within this assessment area, none in low-income, seven in moderate-income, ten in middle-income, and ten in upper-income census tracts. The total banking centers in this assessment area represent 3.7% of all the bank's banking centers. Banking centers in moderate-income geographies represent 25.9% of the banking centers in this assessment area. This assessment area consists of 16 or 3.5% low-income census tracts and 2.4% of the families are in low-income census tracts. The distribution of banking center within the moderate-income tracts was more than the 21.7% of moderate-income tracts in this assessment area and more than the 17.7% of families living in those areas. As of December 31, 2006, the bank had 27 full-service ATMs in this assessment area: none in low-income, seven in moderate-income, ten in middle-income, and ten in upper-income census tracts. The bank had one cash dispensing ATM in this assessment area located in a low-income census tract. ATMs in low-income geographies consist of 3.7% of the ATMs in this assessment area and 25.0% in moderate-income geographies. The ATM distribution within the moderate-income tracts was more than the percentage of moderate-income tracts and the percentage of families living in those areas. As previously noted, the geographic distribution of banking centers is enhanced by the services provided to low- and moderate-income geographies by banking centers in middle- and upper-income geographies in close proximity. Three additional banking centers are within one mile of a low- or moderate-income geography.

Of the 32 banking centers opened since the previous evaluation, 27 resulted from the 2005 acquisition of First National Bank of Florida, two new banking centers were opened in 2006, and three banking centers were relocated. Five banking centers have been closed since the previous evaluation, one in a low-income, two in moderate-income, one in middle-income, and one in upper-income census tracts.

Community Development Services

The bank is a leader in providing community development services.

The Fifth Third homeownership mobile classroom visited this assessment area in March 2005 and February 2006, generating 114 hours of services and had 469 visitors. Services provided included credit counseling to 133 visitors and opening six deposit accounts in 2005.

Fifth Third's officers and employees have conducted financial literacy and technical assistance programs in this assessment area. Some of the programs include homebuyer seminars, technical assistance on affordable housing projects and training, reviewing loan for a local organization, and serving on the board and committees of several organizations. Over 25 hours were spent presenting homebuyer seminars, over 15 hours spent providing technical assistance, and over 800 hours spent providing technical assistance through involvement as board or committee members of local organizations. Some of the program involvement includes:

- Homeownership Education – Fifth Third provides several homebuyer seminars through partnerships with CDC of Tampa, Center for Affordable Homeownership, Greater Tampa Association of Realtors, City of Tampa, and Union Academy Cultural Center.
- Section 8 Homeownership Program – Fifth Third partnered with CDC of Tampa and Tampa Housing Authority to provide technical assistance to qualified families currently receiving section 8 rental assistance to use that assistance to purchase a home.
- Officers are involved in several organizations that provide affordable housing: Community Service Foundation, Pinellas Village, and Tampa Bay Community Development Corporation.
- Officers are involved in several organizations that provide small business development including job creation and retention opportunities: Clearwater Chamber of Commerce, Enterprise Zone Board, Greater Tampa Chamber of Commerce, Tampa Bay Black Business Corp, and USF Kauffman Alumni Society.
- Officers provide technical assistance to several affordable housing organizations: Ancorp USA, CDC of Tampa, Center of Affordable Homeownership, and Pinellas Village.
- An officer serves on the loan committee of TEDCO and review loans for this organization.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DELTONA/DAYTONA
BEACH/ORMOND BEACH MSA**

In 2006, the Deltona/Daytona Beach/Ormond Beach assessment area consisted of Volusia County in Florida. There were a total of 78 census tracts in the assessment area: two low-income representing 2.6%, 15 moderate-income representing 19.2%, 52 middle-income representing 66.7%, and nine upper-income representing 11.5% of the census tracts within the assessment area. Combined, low- and moderate-income tracts accounted for 21.8% of the census tracts.

HMDA lending activity accounts for 0.3% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked ninth of 27 institutions in the Deltona/Daytona Beach/Ormond Beach FL MSA with 3.4% of the market share. As of December 31, 2006, the bank operated five banking centers in this assessment area, which account for 0.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Wachovia Bank NA, Suntrust Bank, and Bank of America.

Based on 2000 Census data, the total population within the assessment area was 443,343 and the percentage in low- and moderate-income geographies was 1.0% and 15.0%, respectively. The median family income was \$41,784 within the assessment area. The median family income in the assessment area was lower than the state median family income of \$45,625. There were 211,938 housing units in the assessment area; 65.6% were owner-occupied, 21.6% were rental units, and the remaining 12.8% were vacant. The median housing value was \$83,011 within the assessment area. By comparison, the median housing value in the state of Florida was \$93,200.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Deltona MSA assessment area was 6.3%, which was higher than the state unemployment rate of 5.3%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.6	932	0.8	357	38.3	21,077	17.5
Moderate-income	15	19.2	14,683	12.2	2,802	19.1	23,676	19.6
Middle-income	52	66.7	86,461	71.6	5,785	6.7	28,298	23.4
Upper-income	9	11.5	18,644	15.4	641	3.4	47,669	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	120,720	100.0	9,585	7.9	120,720	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,366	647	0.5	27.3	1,439	60.8	280	11.8
Moderate-income	31,847	13,380	9.6	42.0	14,735	46.3	3,732	11.7
Middle-income	149,259	102,891	74.0	68.9	26,556	17.8	19,812	13.3
Upper-income	28,466	22,119	15.9	77.7	2,956	10.4	3,391	11.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	211,938	139,037	100.0	65.6	45,686	21.6	27,215	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	292	1.4	268	1.4	20	1.6	4	0.6
Moderate-income	3,975	18.5	3,503	17.9	315	25.5	157	24.5
Middle-income	13,780	64.2	12,701	64.9	709	57.3	370	57.6
Upper-income	3,405	15.9	3,101	15.8	193	15.6	111	17.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,452	100.0	19,573	100.0	1,237	100.0	642	100.0
Percentage of Total Businesses:				91.2		5.8		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	5	2.2	5	2.4	0	0.0	0	0.0
Middle-income	176	77.9	161	76.7	14	93.3	1	100.0
Upper-income	45	19.9	44	21.0	1	6.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	226	100.0	210	100.0	15	100.0	1	100.0
Percentage of Total Farms:				92.9		6.6		0.4

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
DELTONA/DAYTON BEACH/ORMOND BEACH ASSESSMENT AREA**

The bank's performance in the Deltona/Dayton Beach/Ormond Beach assessment area is consistent with the state ratings of "High Satisfactory" for the lending, investment, and service tests.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI/FORT
LAUDERDALE/MIAMI BEACH MSA**

In 2006, the bank's Miami/Fort Lauderdale/Miami Beach assessment area was comprised of the Fort Lauderdale/Pompano Beach/Deerfield Beach Metropolitan Division and the West Palm Beach/Boca Raton/Boynton Beach Metropolitan Division. Specifically, the bank's assessment area is comprised of Broward County and Palm Beach County.

There were a total of 544 census tracts in the assessment area: 27 low-income representing 5.0%, 142 moderate-income representing 26.1%, 206 middle-income representing 37.9%, and 167 upper-income representing 30.7% of the census tracts within the assessment area. Combined, the low- and moderate-income tracts accounted for 31.1% of the geographies.

HMDA lending activity accounts for 0.8% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2004, Fifth Third ranked 40th of 87 institutions in the portion of the Miami/Fort Lauderdale/Miami Beach FL MSA that comprise the bank's assessment area with 0.2% of the market share. As of December 31, 2006, the bank operated five banking centers in this assessment area, which account for 0.7% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Wachovia Bank NA, Bank of America NA, and Washington Mutual Bank.

Based on 2000 Census data, the total population within the assessment area was 2.7 million. The percentage of the population in low- and moderate-income geographies was 3.7% and 27.8%, respectively. The median family income was \$51,886 within the assessment area. The median family income in the assessment area was higher than the state median family income of \$45,625. There were nearly 1.3 million housing units within this assessment area. Approximately 62.3% of the housing units were owner-occupied, 24.7% were rental units, and the remaining 13.0% were vacant. The median housing value was \$107,805. By comparison, the median housing value within the state of Florida was \$93,200.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Miami MSA was 5.2%; this was slightly lower than the state unemployment rate for Florida which was 5.5%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	5.0	22,372	3.1	7,765	34.7	147,294	20.5
Moderate-income	142	26.1	184,487	25.6	25,977	14.1	132,139	18.4
Middle-income	206	37.9	285,413	39.6	16,704	5.9	147,822	20.5
Upper-income	167	30.7	227,688	31.6	6,563	2.9	292,705	40.7
Unknown-income	2	0.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	544	100.0	719,960	100.0	57,009	7.9	719,960	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	38,378	10,049	1.2	26.2	23,713	61.8	4,616	12.0
Moderate-income	360,048	195,461	24.2	54.3	116,972	32.5	47,615	13.2
Middle-income	524,799	337,460	41.7	64.3	126,060	24.0	61,279	11.7
Upper-income	374,246	265,679	32.9	71.0	53,226	14.2	55,341	14.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	1,297,471	808,649	100.0	62.3	319,971	24.7	168,851	13.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	6,385	4.2	5,400	4.0	756	6.0	229	4.7
Moderate-income	36,748	24.1	32,043	23.8	3,502	27.9	1,203	24.9
Middle-income	59,795	39.3	53,239	39.5	4,617	36.8	1,939	40.1
Upper-income	49,230	32.3	44,129	32.7	3,636	29.0	1,465	30.3
Unknown-income	80	0.1	49	0.0	28	0.2	3	0.1
Total Assessment Area	152,238	100.0	134,860	100.0	12,539	100.0	4,839	100.0
Percentage of Total Businesses:				88.6		8.2		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	44	5.6	38	5.3	6	8.2	0	0.0
Moderate-income	137	17.3	118	16.5	19	26.0	0	0.0
Middle-income	265	33.5	245	34.3	20	27.4	0	0.0
Upper-income	345	43.6	314	43.9	28	38.4	3	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	791	100.0	715	100.0	73	100.0	3	100.0
Percentage of Total Farms:				90.4		9.2		0.4

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MIAMI/FORT LAUDERDALE/MIAMI BEACH ASSESSMENT AREA

The bank's performance in the Miami/Fort Lauderdale/Miami Beach assessment area is consistent with the state ratings of "High Satisfactory" for the lending and investment test, but below the state rating of "High Satisfactory" for the service test.

Fifth Third provided a poor level of community development services in this assessment area. In 2005 and 2006, fourteen hours of financial training were provided through a partnership with one local school and two local organizations on homeownership. An officer was involved on a local organization and provided information to new businesses.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NAPLES/MARCOS
ISLAND MSA**

The Naples/Marcos Island assessment area consisted of Collier County, Florida. There were a total of 52 census tracts in the assessment area: four low-income representing 7.7%, nine moderate-income representing 17.3%, 23 middle-income representing 44.2%, and 16 upper-income representing 30.8% of the census tracts within the assessment area. Combined, the low- and moderate-income tracts accounted for 25% of the census tracts.

HMDA lending activity accounts for 4.2% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked first of 36 institutions in the Naples/Marcos Island MSA with 18% of the market share. As of December 31, 2006, the bank operated 19 banking centers in this assessment area, which account for 2.6% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Bank of America NA, Wachovia Bank NA, and Orion Bank.

Based on 2000 Census data, the total population within the assessment area was 256,090. The percentage of the population in low- and moderate-income geographies was 7.5% and 18.8%, respectively. The median family income was \$54,531 within the assessment area. The median family income in the assessment area was higher than the state median family income of \$45,625. There were 144,536 housing units within the assessment area; 53.9% were owner-occupied, 17.4% were rental units, and the remaining 28.8% were vacant. The median housing value was \$148,970. By comparison, the median housing value for the state of Florida was \$93,200.

Based on the 2000 Labor Summary Report, the unemployment rate in the Naples/Marcos Island MSA assessment area was 3.7%, which was lower than the state unemployment rate of 5.5%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	7.7	3,774	5.3	1,317	34.9	13,582	18.9
Moderate-income	9	17.3	11,451	15.9	1,207	10.5	13,791	19.2
Middle-income	23	44.2	32,998	45.9	1,556	4.7	14,850	20.7
Upper-income	16	30.8	23,600	32.9	692	2.9	29,600	41.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	71,823	100.0	4,772	6.6	71,823	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,201	1,788	2.3	34.4	2,940	56.5	473	9.1
Moderate-income	21,361	10,177	13.1	47.6	6,230	29.2	4,954	23.2
Middle-income	61,381	37,340	48.0	60.8	10,260	16.7	13,781	22.5
Upper-income	56,593	28,524	36.6	50.4	5,714	10.1	22,355	39.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	144,536	77,829	100.0	53.8	25,144	17.4	41,563	28.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	322	2.0	287	2.0	24	2.0	11	2.1
Moderate-income	1,898	11.6	1,729	11.9	93	7.6	76	14.8
Middle-income	7,224	44.3	6,490	44.5	535	43.5	199	38.9
Upper-income	6,871	42.1	6,067	41.6	578	47.0	226	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16,315	100.0	14,573	100.0	1,230	100.0	512	100.0
Percentage of Total Businesses:				89.3		7.5		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	20	14.1	14	11.6	6	28.6	0	0.0
Moderate-income	41	28.9	31	25.6	10	47.6	0	0.0
Middle-income	57	40.1	55	45.5	2	9.5	0	0.0
Upper-income	24	16.9	21	17.4	3	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	142	100.0	121	100.0	21	100.0	0	0.0
Percentage of Total Farms:				85.2		14.8		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NAPLES/MARCO ISLAND ASSESSMENT AREA

The bank's performance in the Naples/Marco Island assessment area is consistent with the state ratings of "High Satisfactory" for the investment and service tests, but below the state rating of "High Satisfactory" for the lending test.

The geographic distribution of HMDA loans reflects a good penetration throughout that assessment area and poor penetration for small business loans. The distribution of borrowers reflects poor penetration among borrowers of different income level and adequate for businesses of different sizes. One community development loan was made in this assessment area for \$1.2 million. Management reported that Hurricane Wilma hit Collier County on October 24, 2005, causing widespread damage in this area. Overall, lending performance in the Naples/Marco Island assessment area is adequate.

**METROPOLITAN AREA
(LIMITED REVIEW)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO/KISSIMMEE
FL MSA**

The bank's Orlando/Kissimmee FL MSA assessment area consisted of Orange and Seminole Counties.

There were a total of 268 census tracts in the assessment area: eight low-income representing 3.0%, 56 moderate-income representing 21.0%, 114 middle-income representing 42.5%, and 90 upper-income representing 33.6% of the census tracts within the assessment area. Combined, the low-and moderate-income census tracts accounted for 24.0% of the geographies.

HMDA lending activity accounts for 0.8% of the bank's total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked ninth of 41 institutions in the Orlando MSA with 2.5% of the market share. As of December 31, 2006, the bank operated 13 banking centers in this assessment area, which account for 1.8% of all the banking centers in the combined assessment areas. The bank's primary competitors include offices and/or banking centers of Suntrust Bank, Bank of America, and Wachovia Bank NA.

Based on 2000 Census data, the total population within the assessment area was 1.3 million. The percentage of the population in low- and moderate-income geographies was 2.0% and 20.0%, respectively. The median family income was \$50,232 within the assessment area. The median family incomes for the individual counties within this assessment area were: Orange, \$47,159; and Seminole, \$56,895. The median family income in the assessment area was higher than the state median family income of \$45,625. There were 508,428 housing units within the assessment area of which 59.0% of the housing units are owner-occupied, 34.0% are rental units, and the remaining 6.4% are vacant. The median housing value was \$105,564. The median housing values for the counties that comprise the MSA were: Orange, \$100,300; and Seminole, \$115,100.

Based on the 2000 Labor Summary Report, the unemployment rate in the Orlando/Kissimmee FL MSA was 4.6%; this was lower than the state unemployment rate which was 5.5%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	3.0	5,752	1.8	2,312	40.2	57,058	17.8
Moderate-income	56	20.9	58,320	18.2	8,963	15.4	56,171	17.5
Middle-income	114	42.5	138,116	43.1	9,908	7.2	70,324	21.9
Upper-income	90	33.6	118,196	36.9	3,456	2.9	136,831	42.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	268	100.0	320,384	100.0	24,639	7.7	320,384	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,103	2,590	0.9	25.6	6,578	65.1	935	9.3
Moderate-income	100,497	42,236	14.0	42.0	50,920	50.7	7,341	7.3
Middle-income	228,527	130,077	43.2	56.9	82,657	36.2	15,793	6.9
Upper-income	169,301	126,283	41.9	74.6	34,517	20.4	8,501	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	508,428	301,186	100.0	59.2	174,672	34.4	32,570	6.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,529	2.4	1,283	2.3	195	3.4	51	2.6
Moderate-income	12,330	19.4	10,400	18.6	1,492	26.1	438	22.2
Middle-income	26,178	41.1	23,010	41.1	2,347	41.1	821	41.7
Upper-income	23,662	37.1	21,325	38.1	1,677	29.4	660	33.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	63,699	100.0	56,018	100.0	5,711	100.0	1,970	100.0
Percentage of Total Businesses:				87.9		9.0		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.7	3	0.8	0	0.0	0	0.0
Moderate-income	84	20.6	71	19.5	13	30.2	0	0.0
Middle-income	177	43.5	156	42.9	21	48.8	0	0.0
Upper-income	143	35.1	134	36.8	9	20.9	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	407	100.0	364	100.0	43	100.0	0	0.0
Percentage of Total Farms:				89.4		10.6		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
ORLANDO/KISSIMMEE ASSESSMENT AREA**

The bank's performance in the Orlando/Kissimmee assessment area is consistent with the state ratings of "High Satisfactory" for the lending, investment, and service tests.

**METROPOLITAN AREA
(LIMITED REVIEW)**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PUNTA GORDA MSA

In 2006, the bank's Punta Gorda assessment area includes Charlotte County, Florida. There were a total of 23 census tracts in the assessment area: no low-income, two moderate-income representing 8.7%, 19 middle-income representing 82.6%, and two upper-income representing 8.7% of the census tracts within the assessment area.

HMDA lending activity accounts for 0.4% of the bank's total HMDA activity. As of December 31, 2006, the bank did not maintain banking center offices within the Punta Gorda MSA and therefore does not have a deposit market share rating for this MSA. The bank's primary competitors include offices and/or banking centers of Wachovia Bank NA, Bank of America NA, and Suntrust Bank.

Based on 2000 Census data, the total population within the assessment area was 141,627. The percentage of the population in the moderate-income geographies was 6.1%. The median family income was \$42,546 within the assessment area. The median family income in the assessment area was lower than the state median family income of \$45,625. There are 79,758 housing units within this assessment area of which 67.0% of the housing units were owner-occupied, 13.0% were rental units, and the remaining 20.0% were vacant. The median housing value was \$87,692. By comparison, the median housing value within the state of Florida was \$93,200.

Based on the 2000 Labor Summary Report produced by the Census Bureau, the unemployment rate in the Punta Gorda FL MSA was 3.5%, which was lower than the state unemployment rate of 5.5%.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	6,857	15.5
Moderate-income	2	8.7	2,111	4.8	297	14.1	9,076	20.5
Middle-income	19	82.6	36,881	83.4	1,866	5.1	11,236	25.4
Upper-income	2	8.7	5,213	11.8	166	3.2	17,036	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	44,205	100.0	2,329	5.3	44,205	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	5,057	2,731	5.1	54.0	1,617	32.0	709	14.0
Middle-income	64,759	44,351	83.0	68.5	8,175	12.6	12,233	18.9
Upper-income	9,942	6,362	11.9	64.0	628	6.3	2,952	29.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	79,758	53,444	100.0	67.0	10,420	13.1	15,894	19.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	417	5.7	384	5.7	24	6.1	9	4.5
Middle-income	6,246	85.7	5,729	85.6	341	86.1	176	88.9
Upper-income	625	8.6	581	8.7	31	7.8	13	6.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,288	100.0	6,694	100.0	396	100.0	198	100.0
Percentage of Total Businesses:				91.8		5.4		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	3.2	2	3.2	0	0.0	0	0.0
Middle-income	57	90.5	56	90.3	1	100.0	0	0.0
Upper-income	4	6.3	4	6.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	63	100.0	62	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PUNTA
GORDA ASSESSMENT AREA**

The bank’s performance in the Punta Gorda assessment area is consistent with the state rating of “High Satisfactory” for the investment test, but below the state ratings of “High Satisfactory” for the lending and service tests.

The geographic distribution of HMDA loans and small business loans reflects an adequate penetration throughout this assessment area. The distribution of borrowers reflects poor penetration among borrowers of different income level and for businesses of different sizes. No community development loans were made in this assessment area. Overall lending performance in the Punta Gorda assessment area is adequate.

Fifth Third does not have any banking centers or ATMs located in this assessment area. Fifth Third includes the Punta Gorda MSA as a delineated assessment area due to the proximity of locations of banking centers to the northern and southern bordering assessment areas. The E-bus visited the Punta Gorda assessment area from March 9 to March 26, 2005, generating 76 hours of services and had 156 visitors with 69 visitors receiving credit counseling. No other community development services were provided in the Punta Gorda assessment area.

Assessment Area	Lending Test	Investment Test	Service Test
Deltona/Daytona Beach/ Ormond Beach, FL	Consistent	Consistent	Consistent
Miami/Fort Lauderdale/ Miami Beach, FL	Consistent	Consistent	Below
Naples/Marco Island, FL	Below	Consistent	Consistent
Orlando, FL	Consistent	Consistent	Consistent
Punta Gorda, FL	Below	Consistent	Below

STATE OF MISSOURI

CRA RATING FOR: STATE OF MISSOURI:¹¹ Satisfactory

The lending test is rated: “Low Satisfactory”

The investment test is rated: “Low Satisfactory”

The service test is rated: “Low Satisfactory”

Major factors supporting the rating include:

- Lending levels reflect an adequate responsiveness to assessment area credit needs;
- The geographic distribution of home purchase loans reflects an excellent penetration and refinance loans reflects an adequate penetration in tracts in which the bank lent;
- The geographic distribution of small business loans reflects an adequate penetration in tracts in which the bank lent;
- Widespread gaps in lending exist, especially in low- and moderate-income tracts;
- The distribution of home purchase loans reflects an excellent penetration and refinance loans reflects a good penetration among borrowers of different income levels;
- The distribution of small business loans reflects a very poor penetration among businesses of different sizes;
- The bank did not make any community development loans in this assessment area;
- The bank has an adequate level of qualified investments;
- Service delivery systems are reasonably accessible to essentially all portions of the assessment areas;
- The bank’s record of opening offices has not improved the accessibility of services to low- and moderate-income geographies or individuals; and,
- The bank has an adequate level of community development services.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE STATE OF MISSOURI

Fifth Third’s operations in portions of the St. Louis, Missouri, MSA assessment area are consistent with overall bank operations. This is the only assessment area located in the State of Missouri. The St. Louis MSA is a new market for Fifth Third, with two banking centers being opened on December 19, 2005 and a third banking center being opened in 2006. Similar deposit and loan products are offered at all banking centers. HMDA lending activity accounts for 0.1% of the bank’s total HMDA activity. Based on the FDIC Deposit Market Share Report of June 30, 2006, Fifth Third ranked 123rd of 140 institutions in the St. Louis MSA with 0.04% of the deposit market share. As of December 31, 2006, the bank operated three banking centers in this assessment area, which account for 0.4% of all the banking centers in the combined assessment areas. The bank’s primary competitors include offices and/or banking centers of US Bank NA, Bank of America NA, and Commerce Bank NA.

¹¹ For institutions with banking centers in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

Fifth Third's St. Louis assessment area includes St. Charles County, St. Louis County, and St. Louis City. There were a total of 343 census tracts in the revised assessment area: 42 low-income tracts representing 12.2%, 80 moderate-income tracts representing 23.3%, 117 middle-income tracts representing 34.1%, 100 upper-income tracts representing 29.2%, and four tracts for which the income was unknown, representing 1.2% of the census tracts within the assessment area. Combined, low-and moderate income tracts accounted for 35.6% of the geographies within the assessment area.

Five community representatives were interviewed who identified a need for small dollar amount personal loans to compete with payday lenders, small business development, financial literacy, and mortgage loan programs for borrowers with some damaged credit that will serve as an alternative to subprime loans.

Housing Characteristics

Based on 2000 Census data, there were 705,617 housing units in the assessment area. Approximately 64.1% of the housing units were owner-occupied, 28.5% were rental units, and the remaining 7.5% were vacant. The median housing value was \$106,403. The median housing values for the counties that comprise the assessment area were as follows: St. Charles, \$122,600; St. Louis County, \$114,800; and St. Louis City, \$63,500. The median housing values for the St. Louis MSA and the State of Missouri were \$94,895 and \$86,900, respectively.

Labor, Employment, and Economic Characteristics

Based on the 2000 Labor Summary from the U.S. Census, unemployment was approximately 19.4% in the low-income census tracts and 9.5% in the moderate-income census tracts. The middle- and upper-income census tracts reported unemployment percentages at 4.0% and 3.7%, respectively. Based on the same data, the unemployment rate in the St. Louis MSA assessment area was 5.5%, which was consistent with the unemployment rate for the State of Missouri at 5.3%.

Population Characteristics

The total population within the assessment area was 1.6 million. The percentage of the population in low- and moderate-income geographies was 6.8% and 20.5%, respectively.

Income Characteristics

According to 2000 Census data, the median family income in the assessment area was \$56,927, with families distributed among the income categories as follows: 5.9% low-income, 19.2% moderate-income, 37.8% middle-income, and 37.1% upper-income. In addition, 7.5% of the families lived on incomes that were below the poverty level. The median family incomes for the individual counties within the assessment area were: St. Charles County, \$64,415; St. Louis County, \$61,680; and St. Louis City, \$32,585. The median family income in the assessment area was higher than the median family incomes of \$53,435 and \$46,044 for the St. Louis MSA and the State of Missouri, respectively.

Additional demographic information for this assessment area, based on 2000 Census and 2006 Dun & Bradstreet data, is listed in the following table.

Combined Demographics Report

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	42	12.2	25,106	5.9	8,627	34.4	78,554	18.4
Moderate-income	80	23.3	82,188	19.2	13,268	16.1	72,300	16.9
Middle-income	117	34.1	161,645	37.8	7,380	4.6	90,439	21.1
Upper-income	100	29.2	158,817	37.1	2,764	1.7	186,463	43.6
Unknown-income	4	1.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	343	100.0	427,756	100.0	32,039	7.5	427,756	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	56,582	15,960	3.5	28.2	26,469	46.8	14,153	25.0
Moderate-income	154,603	76,069	16.8	49.2	60,355	39.0	18,179	11.8
Middle-income	273,335	182,171	40.3	66.6	78,295	28.6	12,869	4.7
Upper-income	220,958	177,847	39.3	80.5	35,800	16.2	7,311	3.3
Unknown-income	139	6	0.0	4.3	79	56.8	54	38.8
Total Assessment Area	705,617	452,053	100.0	64.1	200,998	28.5	52,566	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,616	6.2	2,978	6.0	500	6.9	138	8.2
Moderate-income	10,160	17.4	8,588	17.4	1,191	16.4	381	22.5
Middle-income	20,879	35.7	17,581	35.5	2,721	37.4	577	34.1
Upper-income	23,484	40.2	20,145	40.7	2,754	37.8	585	34.6
Unknown-income	311	0.5	189	0.4	112	1.5	10	0.6
Total Assessment Area	58,450	100.0	49,481	100.0	7,278	100.0	1,691	100.0
Percentage of Total Businesses:				84.7		12.5		2.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.2	4	1.0	1	11.1	0	0.0
Moderate-income	18	4.4	18	4.5	0	0.0	0	0.0
Middle-income	184	45.0	178	44.5	6	66.7	0	0.0
Upper-income	201	49.1	199	49.8	2	22.2	0	0.0
Unknown-income	1	0.2	1	0.3	0	0.0	0	0.0
Total Assessment Area	409	100.0	400	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF MISSOURI AND THE ST. LOUIS ASSESSMENT AREA

Lending Test

The bank's overall lending performance in the St. Louis assessment area is "Low Satisfactory."

Lending Activity

The bank's lending activity in this assessment area is adequate considering this is a new market. This assessment area originated and purchased 0.1% of the bank's total HMDA loans and 0.1% of its small business loans.

In 2005, Fifth Third Mortgage ranked 150th and Fifth Third Bank ranked 222nd of 667 lenders in the overall HMDA lending market share in this assessment area. In 2006, Fifth Third Mortgage ranked 137th and Fifth Third Bank ranked 207th of 675 lenders.

In 2005 and 2006, Fifth Third ranked 37th of 107 and 103 reporting institutions in overall small business lending market share in this assessment area, respectively.

Geographic Distribution

The overall geographic distribution is adequate. The geographic distribution of home purchase lending is excellent, refinance lending is adequate, and small business lending is adequate in the tracts in which Fifth Third lent. However, widespread gaps in lending were noted in the St. Louis assessment area. No lending occurred in 37 (88.1%) of the 42 low-income tracts, 48 (60.0%) of the 80 moderate-income tracts, 58 (49.6%) of the 117 middle-income tracts, or 35 (35.0%) of the 100 upper-income tracts. These gaps are largely attributable to the short time Fifth Third has operated in the St. Louis MSA and the limited number of banking centers. However, the data shows that Fifth Third was more successful in penetrating the middle- and upper-income geographies given its limited number of branches were all located in these geographies.

Home Purchase Loans

The bank made 48 loans in 2005 and 63 loans in 2006. Home purchase loans in this assessment area represent 40.7% of total HMDA loans reported in this assessment area in 2005 and 48.8% in 2006.

In 2005, the bank made three loans or 6.3% of its loans in low-income geographies and 10 loans or 20.8% of its loans in moderate-income geographies, which was above the aggregate of lenders who made 4.4% in low-income geographies and 18.6% in moderate-income geographies. The bank performed above the owner-occupancy rates of 3.5% and 16.8% in low- and moderate-income geographies, respectively. In 2006, the bank made four loans or 6.3% of its loans in low-income geographies and 10 loans or 15.6% of its loans in moderate-income geographies. The bank's overall performance is excellent in the tracts in which it lent.

Refinance Loans

Fifth Third's volume of refinance loans remained steady from 66 loans in 2005 to 64 loans in 2006. Refinance loans in this assessment area represent 55.9% of total HMDA loans reported in this assessment area in 2005 and 49.6% in 2006.

In 2005, the bank made no refinance loans in low-income geographies and 10 loans or 15.2% of its loans in moderate-income geographies, which was lower than the aggregate of lenders who made 3.3% and 18.7% of their refinance loans in low- and moderate-income geographies, respectively. The bank performed below the owner-occupancy rates of 3.5% and 16.8% in low- and moderate-income geographies, respectively. In 2006, the bank made one loan or 1.6% of its loans in low-income geographies and 13 loans or 20.3% of its loans in moderate-income geographies, which was below the owner-occupancy rates for low-income geographies, but above the owner-occupancy rates for moderate-income geographies. The bank's performance is poor for low-income geographies, but good for moderate-income geographies in the tracts in which Fifth Third lent.

Small Business Loans

The bank made 10 small business loans within this assessment area in 2005 and 17 small business loans in 2006.

In 2005, the bank originated one loan or 10.0% of its loans in low-income geographies and no loans in moderate-income geographies. The aggregate of lenders made 3.9% of their loans in low-income geographies and 13.5% of their loans in moderate-income geographies. There are 6.2% of total businesses in low-income geographies and 17.4% in moderate-income geographies. In 2006, the bank originated one loan or 5.9% of its loans in low-income geographies and four loans or 23.5% of its loans in moderate-income geographies, which was above the percentage of total businesses in moderate-income geographies within this assessment area. The bank's overall performance is adequate in the tracts in which Fifth Third lent.

Distribution by Borrower Income and Revenue Size of the Business

The overall borrower distribution is generally good. The borrower distribution is excellent for home purchase lending, good for refinance lending, but very poor for small business lending in this assessment area.

Home Purchase Loans

In 2005, the bank made six loans or 12.5% of its loans to low-income borrowers and 12 loans or 25.0% of its loans to moderate-income borrowers. The bank outperformed the aggregate of lenders who made 8.5% and 21.8% of their loans to low- and moderate-income borrowers, respectively. Low-income families comprise 18.4% of the families in the assessment area and moderate-income families comprise 16.9% of the families in the assessment area.

In 2006, the bank made 13 loans or 20.6% of its loans to low-income borrowers and 10 loans or 15.9% of its loans to moderate-income borrowers. This assessment area has a family poverty rate at 7.5%. Many families below the poverty level are low-income families and not likely to qualify for home purchase loans. Considering the families below the poverty level, the bank's overall performance is excellent.

Refinance Loans

In 2005, the bank made four loans or 6.1% of its loans to low-income borrowers and 17 loans or 25.8% of its loans to moderate-income borrowers. The bank underperformed the aggregate of lenders who made 9.0% to low-income borrowers, but outperformed the aggregate of lenders who made 19.7% to moderate-income borrowers. In 2006, the bank made five loans or 7.8% of its loans to low-income borrowers and 14 loans or 21.9% of its loans to moderate-income borrowers. Considering the families below the poverty level, the bank's overall performance is good.

Small Business Loans

In 2005, the bank originated two or 20% of its small business loans to businesses with \$1 million or less in revenue, which was considerably lower than the 84.7% of the businesses in this revenue category. The bank underperformed the aggregate of all lenders who made 43.7% of their small business loans to businesses with \$1 million or less in revenue. In 2006, the bank originated three or 17.6% of its small business loans to businesses with \$1 million or less in revenue, which was lower than the percentage of businesses with revenues of \$1 million or less in this assessment area. Overall, the bank's performance is very poor.

Community Development Loans

Fifth Third did not make any community development loans in the St. Louis assessment area.

Investment Test

With respect to the investment test, the bank's performance in this assessment area is "Low Satisfactory." Fifth Third funded \$274,400 in total investments during this evaluation period.

Service Test

Fifth Third's overall service performance in the St. Louis assessment area is "Low Satisfactory."

Retail Services

Considering this is a new market as of December 19, 2005, delivery services are reasonably accessible to essentially all portions of the bank's assessment area. The bank's record of opening offices has not improved the accessibility of its banking centers to low- and moderate-income geographies and individuals. Services do not vary in a way that inconveniences portions of the assessment area.

As of December 31, 2006, Fifth Third had a total of three banking centers within this assessment area, none in low- or moderate-income, one in middle-income, and two in upper-income census tracts. The total banking centers in this assessment area represent 0.4% of all the bank's banking centers. As of December 31, 2006, the bank had four full-service ATMs in this assessment area: none in low- or moderate-income, one in middle-income, and three in upper-income census tracts. The banking center and ATM distribution within the low- and moderate-income tracts was less than the percentage of low- and moderate-income tracts at 12.2% and 23.3%, respectively, and less than the percentage of families living in those areas at 5.9% and 19.2%, respectively.

Community Development Services

The bank is an adequate provider of community development services.

Fifth Third's officers have attended meetings of local organizations in this assessment area including Urban Strategies of St. Louis, Greater St. Louis Empowerment Zone, and New Market Tax Credit of St. Louis. An officer coordinated a fundraiser event to raise funds for the Covenant House Missouri that provides shelters and services to homeless or at risk children and youth. Officers spent over 100 hours serving on the board of three local organizations.

CRA APPENDIX A

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	January 1, 2005 through December 31, 2006	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
Fifth Third Bank Grand Rapids, Michigan		Loans reported under the HMDA and CRA
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
Fifth Third Mortgage Company	Affiliate bank subsidiary	Mortgage Loans
Fifth Third Mortgage MI LLC	Bank subsidiary	Mortgage Loans
Home Equity of America	Bank subsidiary	Mortgage Loans
Fifth Third Community Development Corporation	Holding Company subsidiary	Investments
Fifth Third Investment Advisors	Bank department	Fifth Third Foundation community development grants & donations

(Appendix A continued on next page)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION

ASSESSMENT AREA	TYPE OF EXAMINATION	BANKING CENTERS VISITED¹²	OTHER INFORMATION
Multistate: Chicago/Naperville/Joliet, IL & IN Cincinnati/Middletown, IN & KY Evansville, IN & KY Louisville, IN & KY South Bend/Mishawaka, IN & MI	Full scope procedures	None	
MICHIGAN: Detroit/Ann Arbor/Flint/ Warren CSA, MI Grand Rapids/Holland/ Muskegon CSA, MI Non-Metropolitan – Northern Michigan	Full scope	None	
INDIANA: Indianapolis/Anderson/ Columbus CSA, IN Non-metropolitan – Southeastern Indiana	Full scope	None	
KENTUCKY: Lexington/ Fayette, KY	Full scope	None	
Illinois: Non-Metropolitan Illinois	Full scope	None	
Florida: Cape Coral/Fort Myers, FL Sarasota, FL Tampa/St. Petersburg/ Clearwater, FL	Full scope	None	
Missouri: St. Louis, MO	Full scope	None	
Battle Creek, MI Bay City, MI Jackson, MI Kalamazoo/Portage, MI Lansing/East Lansing, MI Niles/Benton Harbor, MI Saginaw, MI Non-Metropolitan, MI Bloomington, IN Elkhart/Goshen, IN Fort Wayne, IN Lafayette, IN Michigan City/LaPorte, IN Terre Haute, IN Non-Metropolitan-IN Owensboro, KY Non-Metropolitan-KY Rockford, IL Deltona/Daytona Beach/ Ormond Beach, FL Miami/Fort Lauderdale/ Miami Beach, FL Naples/Marco Island, FL Orlando, FL Punta Gorda, FL	Limited Review		

¹² There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual banking centers examined in each state. Given the size and complexity of Fifth Third, the institution is supervised under the Federal Reserve's continuous supervision process. Banking centers and/or the institution's processes for monitoring banking center performance are periodically evaluated under this continuous supervision process so no additional review of banking centers was necessary as part of this CRA performance evaluation.

CRA APPENDIX B

SUMMARY OF STATE AND MULTISTATE MSA RATINGS

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Overall	“High Satisfactory”	“Outstanding”	”High Satisfactory”	Satisfactory
Chicago/Naperville/Joliet, IL & IN	“High Satisfactory”	“Outstanding”	Low Satisfactory	Satisfactory
Cincinnati/Middletown, IN & KY	“High Satisfactory”	“High Satisfactory”	“Outstanding”	Satisfactory
Evansville, IN & KY	“High Satisfactory”	“Outstanding”	”High Satisfactory”	Satisfactory
Louisville, IN & KY	“Outstanding”	Low Satisfactory	”High Satisfactory”	Satisfactory
South Bend/Mishawaka, IN & MI	Low Satisfactory	“High Satisfactory”	“High Satisfactory”	Satisfactory
State of Michigan	“High Satisfactory”	“Outstanding”	”High Satisfactory”	Satisfactory
State of Indiana	“High Satisfactory”	“Outstanding”	”High Satisfactory”	Satisfactory
State of Kentucky	“High Satisfactory”	“High Satisfactory”	“High Satisfactory”	Satisfactory
State of Illinois	“High Satisfactory”	”Low Satisfactory”	“High Satisfactory”	Satisfactory
State of Florida	“High Satisfactory”	“High Satisfactory”	“High Satisfactory”	Satisfactory
State of Missouri	“Low Satisfactory”	“Low Satisfactory”	“Low Satisfactory”	Satisfactory

SUMMARY OF LIMITED SCOPE REVIEWS

Assessment Area	Lending Test	Investment Test	Service Test
Battle Creek, MI	Consistent	Consistent	Consistent
Bay City, MI	Consistent	Below	Below
Jackson, MI	Consistent	Consistent	Exceeds
Kalamazoo/Portage, MI	Consistent	Consistent	Consistent
Lansing/East Lansing, MI	Consistent	Consistent	Below
Niles/Benton Harbor, MI	Consistent	Consistent	Consistent
Saginaw, MI	Below	Consistent	Below
Non-Metropolitan, MI	Consistent	Consistent	Consistent
Bloomington, IN	Consistent	Below	Consistent
Elkhart/Goshen, IN	Consistent	Below	Exceeds
Fort Wayne, IN	Consistent	Consistent	Consistent
Lafayette, IN	Consistent	Below	Consistent
Michigan City/LaPorte, IN	Consistent	Below	Consistent
Terre Haute, IN	Consistent	Below	Below
Non-Metropolitan, IN	Consistent	Below	Below
Owensboro, KY	Consistent	Below	Consistent
Non-Metropolitan, KY	Consistent	Below	Consistent
Deltona/Daytona Beach/ Ormond Beach, FL	Consistent	Consistent	Consistent
Miami/Fort Lauderdale/ Miami Beach, FL	Consistent	Consistent	Below
Naples/Marco Island, FL	Below	Consistent	Consistent
Orlando, FL	Consistent	Consistent	Consistent
Punta Gorda, FL	Below	Consistent	Below

CRA APPENDIX C

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and banking center distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (“MA”): A metropolitan statistical area (“MSA”) or a metropolitan division (“MD”) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic banking centers in only one state, the institution’s CRA rating would be the state rating. If an institution maintains domestic banking centers in more than one state, the institution will receive a rating for each state in which those banking centers are located. If an institution maintains domestic banking centers in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

APPENDIX D
CRA CORE TABLES

HMDA Loan Distribution Table

Chicago/Naperville/Joliet, IL & IN Multi-State MSA 16974 29404 23844 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	28	1.8%	4,886	1.5%	97	6.3%	8,517	2.6%
Moderate	137	8.9%	23,775	7.2%	291	19.0%	36,973	11.1%
<i>Low/Moderate Total</i>	<i>165</i>	<i>10.8%</i>	<i>28,661</i>	<i>8.6%</i>	<i>388</i>	<i>25.3%</i>	<i>45,490</i>	<i>13.7%</i>
Middle	652	42.6%	115,010	34.6%	384	25.1%	59,999	18.0%
Upper	714	46.6%	188,739	56.8%	644	42.1%	199,203	59.9%
Unknown	0	0.0%	0	0.0%	115	7.5%	27,718	8.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,531</i>	<i>100.0%</i>	<i>332,410</i>	<i>100.0%</i>	<i>1,531</i>	<i>100.0%</i>	<i>332,410</i>	<i>100.0%</i>
Refinance								
Low	42	2.1%	7,943	2.2%	146	7.4%	13,697	3.8%
Moderate	225	11.4%	34,232	9.4%	362	18.3%	45,621	12.5%
<i>Low/Moderate Total</i>	<i>267</i>	<i>13.5%</i>	<i>42,175</i>	<i>11.6%</i>	<i>508</i>	<i>25.7%</i>	<i>59,318</i>	<i>16.3%</i>
Middle	916	46.3%	134,345	36.9%	567	28.7%	82,646	22.7%
Upper	794	40.2%	187,202	51.5%	758	38.3%	192,517	52.9%
Unknown	0	0.0%	0	0.0%	144	7.3%	29,241	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,977</i>	<i>100.0%</i>	<i>363,722</i>	<i>100.0%</i>	<i>1,977</i>	<i>100.0%</i>	<i>363,722</i>	<i>100.0%</i>
Home Improvement								
Low	1	0.6%	30	0.3%	13	7.6%	333	2.9%
Moderate	32	18.7%	825	7.2%	37	21.6%	938	8.2%
<i>Low/Moderate Total</i>	<i>33</i>	<i>19.3%</i>	<i>855</i>	<i>7.5%</i>	<i>50</i>	<i>29.2%</i>	<i>1,271</i>	<i>11.1%</i>
Middle	67	39.2%	2,698	23.6%	56	32.7%	2,039	17.8%
Upper	71	41.5%	7,871	68.9%	63	36.8%	7,543	66.0%
Unknown	0	0.0%	0	0.0%	2	1.2%	571	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>171</i>	<i>100.0%</i>	<i>11,424</i>	<i>100.0%</i>	<i>171</i>	<i>100.0%</i>	<i>11,424</i>	<i>100.0%</i>
Multi-Family								
Low	3	37.5%	14,273	84.4%	0	0.0%	0	0.0%
Moderate	4	50.0%	2,401	14.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>87.5%</i>	<i>16,674</i>	<i>98.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	12.5%	238	1.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	8	100.0%	16,912	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>16,912</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>16,912</i>	<i>100.0%</i>
HMDA Totals								
Low	74	2.0%	27,132	3.7%	256	6.9%	22,547	3.1%
Moderate	398	10.8%	61,233	8.5%	690	18.7%	83,532	11.5%
<i>Low/Moderate Total</i>	<i>472</i>	<i>12.8%</i>	<i>88,365</i>	<i>12.2%</i>	<i>946</i>	<i>25.7%</i>	<i>106,079</i>	<i>14.6%</i>
Middle	1,635	44.3%	252,053	34.8%	1,007	27.3%	144,684	20.0%
Upper	1,580	42.9%	384,050	53.0%	1,465	39.7%	399,263	55.1%
Unknown	0	0.0%	0	0.0%	269	7.3%	74,442	10.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,687</i>	<i>100.0%</i>	<i>724,468</i>	<i>100.0%</i>	<i>3,687</i>	<i>100.0%</i>	<i>724,468</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Chicago/Naperville/Joliet, IL&IN Multi-State MSA 16974 29494 23844 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	32	1.7%	6,440	1.7%	98	5.3%	10,257	2.7%
Moderate	212	11.4%	37,885	9.9%	368	19.8%	50,792	13.2%
<i>Low/Moderate Total</i>	244	13.1%	44,325	11.5%	466	25.1%	61,049	15.9%
Middle	808	43.5%	134,870	35.1%	493	26.5%	81,849	21.3%
Upper	806	43.4%	204,863	53.3%	782	42.1%	215,698	56.2%
Unknown	0	0.0%	0	0.0%	117	6.3%	25,462	6.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,858	100.0%	384,058	100.0%	1,858	100.0%	384,058	100.0%
Refinance								
Low	55	2.0%	10,892	2.0%	217	7.7%	19,376	3.6%
Moderate	361	12.8%	53,671	9.9%	527	18.7%	69,110	12.7%
<i>Low/Moderate Total</i>	416	14.8%	64,563	11.9%	744	26.4%	88,486	16.3%
Middle	1,255	44.6%	204,853	37.7%	785	27.9%	131,531	24.2%
Upper	1,142	40.6%	274,363	50.5%	1,071	38.1%	279,381	51.4%
Unknown	0	0.0%	0	0.0%	213	7.6%	44,381	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,813	100.0%	543,779	100.0%	2,813	100.0%	543,779	100.0%
Home Improvement								
Low	7	3.2%	1,118	6.5%	20	9.0%	429	2.5%
Moderate	27	12.2%	1,936	11.3%	52	23.5%	2,058	12.0%
<i>Low/Moderate Total</i>	34	15.4%	3,054	17.8%	72	32.6%	2,487	14.5%
Middle	121	54.8%	8,233	47.9%	66	29.9%	2,401	14.0%
Upper	66	29.9%	5,915	34.4%	75	33.9%	10,199	59.3%
Unknown	0	0.0%	0	0.0%	8	3.6%	2,115	12.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	221	100.0%	17,202	100.0%	221	100.0%	17,202	100.0%
Multi-Family								
Low	2	16.7%	5,755	13.5%	0	0.0%	0	0.0%
Moderate	5	41.7%	9,590	22.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	58.3%	15,345	35.9%	0	0.0%	0	0.0%
Middle	5	41.7%	27,428	64.1%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	12	100.0%	42,773	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12	100.0%	42,773	100.0%	12	100.0%	42,773	100.0%
HMDA Totals								
Low	96	2.0%	24,205	2.5%	335	6.8%	30,062	3.0%
Moderate	605	12.3%	103,082	10.4%	947	19.3%	121,960	12.3%
<i>Low/Moderate Total</i>	701	14.3%	127,287	12.9%	1,282	26.1%	152,022	15.4%
Middle	2,189	44.6%	375,384	38.0%	1,344	27.4%	215,781	21.8%
Upper	2,014	41.1%	485,141	49.1%	1,928	39.3%	505,278	51.2%
Unknown	0	0.0%	0	0.0%	350	7.1%	114,731	11.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,904	100.0%	987,812	100.0%	4,904	100.0%	987,812	100.0%

Peer Group HMDA Loan Distribution Table

Chicago/Naperville/Joliet, IL & IN Multi-State MSA 16974 29494 23844 (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	17,306	4.4%	2,698,010	3.6%	14,931	3.8%	1,496,689	2.0%				
Moderate	66,527	16.9%	9,781,611	13.2%	71,183	18.1%	8,821,027	11.9%				
<i>Low/Moderate Total</i>	<i>83,833</i>	<i>21.3%</i>	<i>12,479,621</i>	<i>16.9%</i>	<i>86,114</i>	<i>21.9%</i>	<i>10,317,716</i>	<i>14.0%</i>				
Middle	169,277	43.0%	27,241,424	36.8%	105,604	26.8%	16,645,516	22.5%				
Upper	140,151	35.6%	34,172,658	46.2%	132,298	33.6%	33,731,261	45.6%				
Unknown	176	0.0%	47,336	0.1%	69,421	17.6%	13,246,546	17.9%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>393,437</i>	<i>100.0%</i>	<i>73,941,039</i>	<i>100.0%</i>	<i>393,437</i>	<i>100.0%</i>	<i>73,941,039</i>	<i>100.0%</i>				
Refinance												
Low	13,568	3.6%	2,235,993	2.9%	20,246	5.3%	2,092,851	2.8%				
Moderate	67,207	17.7%	10,918,514	14.4%	65,958	17.4%	9,244,565	12.2%				
<i>Low/Moderate Total</i>	<i>80,775</i>	<i>21.3%</i>	<i>13,154,507</i>	<i>17.3%</i>	<i>86,204</i>	<i>22.7%</i>	<i>11,337,416</i>	<i>14.9%</i>				
Middle	166,619	43.9%	28,599,341	37.6%	98,311	25.9%	17,207,354	22.6%				
Upper	132,327	34.8%	34,203,666	45.0%	119,780	31.5%	32,127,918	42.3%				
Unknown	105	0.0%	28,192	0.0%	75,531	19.9%	15,313,018	20.2%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>379,826</i>	<i>100.0%</i>	<i>75,985,706</i>	<i>100.0%</i>	<i>379,826</i>	<i>100.0%</i>	<i>75,985,706</i>	<i>100.0%</i>				
Home Improvement												
Low	1,168	4.1%	116,177	3.8%	2,531	8.9%	124,471	4.1%				
Moderate	5,764	20.4%	543,608	17.8%	5,865	20.7%	443,664	14.5%				
<i>Low/Moderate Total</i>	<i>6,932</i>	<i>24.5%</i>	<i>659,785</i>	<i>21.6%</i>	<i>8,396</i>	<i>29.7%</i>	<i>568,135</i>	<i>18.6%</i>				
Middle	12,559	44.4%	1,142,919	37.4%	8,233	29.1%	762,981	25.0%				
Upper	8,820	31.1%	1,254,011	41.0%	9,800	34.6%	1,428,341	46.7%				
Unknown	6	0.0%	693	0.0%	1,888	6.7%	297,951	9.7%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>28,317</i>	<i>100.0%</i>	<i>3,057,408</i>	<i>100.0%</i>	<i>28,317</i>	<i>100.0%</i>	<i>3,057,408</i>	<i>100.0%</i>				
Multi-Family												
Low	679	18.0%	402,783	12.2%	0	0.0%	0	0.0%				
Moderate	1,381	36.5%	1,012,816	30.6%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>2,060</i>	<i>54.5%</i>	<i>1,415,599</i>	<i>42.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	1,244	32.9%	1,035,201	31.3%	0	0.0%	0	0.0%				
Upper	475	12.6%	860,327	26.0%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	3,779	100.0%	3,311,127	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>3,779</i>	<i>100.0%</i>	<i>3,311,127</i>	<i>100.0%</i>	<i>3,779</i>	<i>100.0%</i>	<i>3,311,127</i>	<i>100.0%</i>				
HMDA Totals												
Low	32,721	4.1%	5,452,963	3.5%	37,708	4.7%	3,714,011	2.4%				
Moderate	140,879	17.5%	22,256,549	14.2%	143,006	17.8%	18,509,256	11.8%				
<i>Low/Moderate Total</i>	<i>173,600</i>	<i>21.6%</i>	<i>27,709,512</i>	<i>17.7%</i>	<i>180,714</i>	<i>22.4%</i>	<i>22,223,267</i>	<i>14.2%</i>				
Middle	349,699	43.4%	58,018,885	37.1%	212,148	26.3%	34,615,851	22.1%				
Upper	281,773	35.0%	70,490,662	45.1%	261,878	32.5%	67,287,520	43.1%				
Unknown	287	0.0%	76,221	0.0%	150,619	18.7%	32,168,642	20.6%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>805,359</i>	<i>100.0%</i>	<i>156,295,280</i>	<i>100.0%</i>	<i>805,359</i>	<i>100.0%</i>	<i>156,295,280</i>	<i>100.0%</i>				

CRA Loan Distribution Table

Chicago/Naperville/Joliet, IL & IN Multi-State MSA 16974 29404 23844 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	69	3.9%	22,317	4.3%	0	0.0%	0	0.0%	16	5.9%	5,150	6.1%
Moderate	215	12.1%	66,249	12.9%	0	0.0%	0	0.0%	39	14.5%	13,702	16.3%
<i>Low/Moderate Total</i>	<i>284</i>	<i>16.0%</i>	<i>88,566</i>	<i>17.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>55</i>	<i>20.4%</i>	<i>18,852</i>	<i>22.4%</i>
Middle	692	39.1%	190,108	36.9%	24	70.6%	3,652	74.1%	95	35.3%	27,162	32.3%
Upper	792	44.7%	236,086	45.8%	10	29.4%	1,277	25.9%	117	43.5%	37,121	44.1%
Unknown	2	0.1%	500	0.1%	0	0.0%	0	0.0%	2	0.7%	950	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,770</i>	<i>100.0%</i>	<i>515,260</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>4,929</i>	<i>100.0%</i>	<i>269</i>	<i>100.0%</i>	<i>84,085</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	633	35.8%	140,178	27.2%	23	67.6%	3,133	63.6%	150	55.8%	40,680	48.4%
Over \$1 Million	905	51.1%	311,963	60.5%	4	11.8%	630	12.8%	67	24.9%	22,089	26.3%
Not Known	232	13.1%	63,119	12.2%	7	20.6%	1,166	23.7%	52	19.3%	21,316	25.4%
<i>Total</i>	<i>1,770</i>	<i>100.0%</i>	<i>515,260</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>4,929</i>	<i>100.0%</i>	<i>269</i>	<i>100.0%</i>	<i>84,085</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	564	31.9%	34,393	6.7%	16	47.1%	926	18.8%	63	23.4%	4,081	4.9%
\$100,001 - \$250,000	507	28.6%	96,072	18.6%	15	44.1%	2,622	53.2%	78	29.0%	14,961	17.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	699	39.5%	384,795	74.7%	3	8.8%	1,381	28.0%	128	47.6%	65,043	77.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,770</i>	<i>100.0%</i>	<i>515,260</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>4,929</i>	<i>100.0%</i>	<i>269</i>	<i>100.0%</i>	<i>84,085</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	281	44.4%	16,698	11.9%	10	43.5%	511	16.3%	44	29.3%	2,903	7.1%
\$100,001 - \$250,000	184	29.1%	34,511	24.6%	12	52.2%	2,122	67.7%	44	29.3%	8,433	20.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	168	26.5%	88,969	63.5%	1	4.3%	500	16.0%	62	41.3%	29,344	72.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>633</i>	<i>100.0%</i>	<i>140,178</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>3,133</i>	<i>100.0%</i>	<i>150</i>	<i>100.0%</i>	<i>40,680</i>	<i>100.0%</i>

CRA Loan Distribution Table

Chicago/Naperville/Joliet, IL & IN Multi-State MSA 16974 29494 23844 (06)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	27	1.8%	11,812	2.6%	0	0.0%	0	0.0%	7	4.5%	2,344	5.0%
Moderate	189	12.5%	58,086	12.6%	0	0.0%	0	0.0%	12	7.7%	4,793	10.2%
<i>Low/Moderate Total</i>	<i>216</i>	<i>14.3%</i>	<i>69,898</i>	<i>15.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>19</i>	<i>12.3%</i>	<i>7,137</i>	<i>15.1%</i>
Middle	566	37.5%	161,612	35.2%	13	72.2%	2,430	77.3%	52	33.5%	15,432	32.7%
Upper	726	48.1%	227,250	49.5%	5	27.8%	715	22.7%	84	54.2%	24,556	52.1%
Unknown	1	0.1%	750	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,509</i>	<i>100.0%</i>	<i>459,510</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>3,145</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>47,125</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	525	34.8%	109,099	23.7%	15	83.3%	2,100	66.8%	73	47.1%	19,799	42.0%
Over \$1 Million	769	51.0%	284,952	62.0%	2	11.1%	1,000	31.8%	55	35.5%	19,850	42.1%
Not Known	215	14.2%	65,459	14.2%	1	5.6%	45	1.4%	27	17.4%	7,476	15.9%
<i>Total</i>	<i>1,509</i>	<i>100.0%</i>	<i>459,510</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>3,145</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>47,125</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	452	30.0%	29,677	6.5%	6	33.3%	305	9.7%	34	21.9%	2,344	5.0%
\$100,001 - \$250,000	444	29.4%	83,367	18.1%	9	50.0%	1,530	48.6%	46	29.7%	8,120	17.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	613	40.6%	346,466	75.4%	3	16.7%	1,310	41.7%	75	48.4%	36,661	77.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,509</i>	<i>100.0%</i>	<i>459,510</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>3,145</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>47,125</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	231	44.0%	14,862	13.6%	5	33.3%	260	12.4%	21	28.8%	1,380	7.0%
\$100,001 - \$250,000	164	31.2%	29,808	27.3%	9	60.0%	1,530	72.9%	20	27.4%	3,506	17.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	130	24.8%	64,429	59.1%	1	6.7%	310	14.8%	32	43.8%	14,913	75.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>525</i>	<i>100.0%</i>	<i>109,099</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>2,100</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>19,799</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Chicago/Naperville/Joliet, IL&IN Multi-State MSA 16974 & 23844 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	4,579	2.0%	224,025	2.5%	25	1.5%	333	0.3%
Moderate	25,329	11.3%	1,157,259	12.9%	67	4.1%	736	0.7%
<i>Low/Moderate Total</i>	29,908	13.4%	1,381,284	15.4%	92	5.6%	1,069	1.0%
Middle	86,526	38.7%	3,361,761	37.5%	1,068	65.0%	78,619	74.3%
Upper	102,838	46.0%	4,151,652	46.4%	470	28.6%	25,882	24.5%
Unknown	299	0.1%	24,017	0.3%	0	0.0%	0	0.0%
Tract Unknown	3,799	1.7%	36,328	0.4%	14	0.9%	252	0.2%
<i>Total</i>	223,370	100.0%	8,955,042	100.0%	1,644	100.0%	105,822	100.0%
	By Revenue							
Total \$1 Million or Less	94,370	42.2%	3,541,481	39.5%	1,376	83.7%	86,843	82.1%
	By Loan Size							
\$100,000 or Less	206,258	92.3%	2,473,946	27.6%	1,320	80.3%	29,289	27.7%
\$100,001 - \$250,000	7,731	3.5%	1,391,488	15.5%	222	13.5%	38,852	36.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9,381	4.2%	5,089,608	56.8%	102	6.2%	37,681	35.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	223,370	100.0%	8,955,042	100.0%	1,644	100.0%	105,822	100.0%

HMDA Loan Distribution Table

Cincinnati/Middletown, IN&KY Multi-State MSA 17140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	17	1.5%	1,499	1.0%	143	12.7%	10,983	7.6%
Moderate	193	17.1%	16,537	11.5%	348	30.8%	34,562	23.9%
<i>Low/Moderate Total</i>	210	18.6%	18,036	12.5%	491	43.5%	45,545	31.6%
Middle	698	61.8%	88,729	61.5%	260	23.0%	31,115	21.6%
Upper	222	19.6%	37,570	26.0%	297	26.3%	55,713	38.6%
Unknown	0	0.0%	0	0.0%	82	7.3%	11,962	8.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,130	100.0%	144,335	100.0%	1,130	100.0%	144,335	100.0%
Refinance								
Low	13	1.1%	1,208	0.8%	128	10.8%	8,959	5.8%
Moderate	187	15.8%	13,958	9.0%	287	24.2%	26,833	17.4%
<i>Low/Moderate Total</i>	200	16.9%	15,166	9.8%	415	35.0%	35,792	23.1%
Middle	743	62.6%	96,971	62.7%	318	26.8%	34,590	22.4%
Upper	243	20.5%	42,512	27.5%	399	33.6%	75,537	48.8%
Unknown	0	0.0%	0	0.0%	54	4.6%	8,730	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,186	100.0%	154,649	100.0%	1,186	100.0%	154,649	100.0%
Home Improvement								
Low	2	2.4%	26	1.2%	8	9.4%	169	7.6%
Moderate	13	15.3%	369	16.5%	22	25.9%	372	16.7%
<i>Low/Moderate Total</i>	15	17.6%	395	17.7%	30	35.3%	541	24.2%
Middle	55	64.7%	1,528	68.5%	20	23.5%	412	18.5%
Upper	15	17.6%	308	13.8%	31	36.5%	1,217	54.5%
Unknown	0	0.0%	0	0.0%	4	4.7%	61	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	85	100.0%	2,231	100.0%	85	100.0%	2,231	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	32	1.3%	2,733	0.9%	279	11.6%	20,111	6.7%
Moderate	393	16.4%	30,864	10.2%	657	27.4%	61,767	20.5%
<i>Low/Moderate Total</i>	425	17.7%	33,597	11.2%	936	39.0%	81,878	27.2%
Middle	1,496	62.3%	187,228	62.2%	598	24.9%	66,117	22.0%
Upper	480	20.0%	80,390	26.7%	727	30.3%	132,467	44.0%
Unknown	0	0.0%	0	0.0%	140	5.8%	20,753	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,401	100.0%	301,215	100.0%	2,401	100.0%	301,215	100.0%

HMDA Loan Distribution Table

Cincinnati/Middletown, IN & KY Multi-State MSA 17140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	8	0.8%	867	0.6%	130	12.4%	10,112	7.1%
Moderate	172	16.5%	16,755	11.8%	274	26.2%	26,768	18.8%
<i>Low/Moderate Total</i>	<i>180</i>	<i>17.2%</i>	<i>17,622</i>	<i>12.4%</i>	<i>404</i>	<i>38.7%</i>	<i>36,880</i>	<i>26.0%</i>
Middle	646	61.8%	83,011	58.4%	242	23.2%	29,577	20.8%
Upper	219	21.0%	41,456	29.2%	332	31.8%	64,658	45.5%
Unknown	0	0.0%	0	0.0%	67	6.4%	10,974	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,045</i>	<i>100.0%</i>	<i>142,089</i>	<i>100.0%</i>	<i>1,045</i>	<i>100.0%</i>	<i>142,089</i>	<i>100.0%</i>
Refinance								
Low	17	1.7%	1,603	1.3%	114	11.6%	8,213	6.8%
Moderate	157	15.9%	13,541	11.3%	230	23.3%	22,161	18.4%
<i>Low/Moderate Total</i>	<i>174</i>	<i>17.6%</i>	<i>15,144</i>	<i>12.6%</i>	<i>344</i>	<i>34.9%</i>	<i>30,374</i>	<i>25.3%</i>
Middle	646	65.5%	76,368	63.5%	273	27.7%	29,043	24.2%
Upper	167	16.9%	28,683	23.9%	313	31.7%	52,957	44.1%
Unknown	0	0.0%	0	0.0%	57	5.8%	7,821	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>987</i>	<i>100.0%</i>	<i>120,195</i>	<i>100.0%</i>	<i>987</i>	<i>100.0%</i>	<i>120,195</i>	<i>100.0%</i>
Home Improvement								
Low	1	1.3%	4	0.2%	12	15.0%	213	9.8%
Moderate	16	20.0%	267	12.2%	18	22.5%	297	13.6%
<i>Low/Moderate Total</i>	<i>17</i>	<i>21.3%</i>	<i>271</i>	<i>12.4%</i>	<i>30</i>	<i>37.5%</i>	<i>510</i>	<i>23.4%</i>
Middle	49	61.3%	1,442	66.0%	23	28.8%	632	28.9%
Upper	14	17.5%	471	21.6%	27	33.8%	1,042	47.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>2,184</i>	<i>100.0%</i>	<i>80</i>	<i>100.0%</i>	<i>2,184</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	26	1.2%	2,474	0.9%	256	12.1%	18,538	7.0%
Moderate	345	16.3%	30,563	11.6%	522	24.7%	49,226	18.6%
<i>Low/Moderate Total</i>	<i>371</i>	<i>17.6%</i>	<i>33,037</i>	<i>12.5%</i>	<i>778</i>	<i>36.8%</i>	<i>67,764</i>	<i>25.6%</i>
Middle	1,341	63.5%	160,821	60.8%	538	25.5%	59,252	22.4%
Upper	400	18.9%	70,610	26.7%	672	31.8%	118,657	44.9%
Unknown	0	0.0%	0	0.0%	124	5.9%	18,795	7.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,112</i>	<i>100.0%</i>	<i>264,468</i>	<i>100.0%</i>	<i>2,112</i>	<i>100.0%</i>	<i>264,468</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Cincinnati/Middletown IN & KY Multi-State MSA 17140 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	194	1.2%	15,787	0.8%	1,672	10.0%	129,235	6.2%	
Moderate	2,864	17.1%	248,923	12.0%	4,265	25.5%	421,548	20.3%	
<i>Low/Moderate Total</i>	<i>3,058</i>	<i>18.3%</i>	<i>264,710</i>	<i>12.7%</i>	<i>5,937</i>	<i>35.5%</i>	<i>550,783</i>	<i>26.5%</i>	
Middle	9,866	59.0%	1,220,582	58.7%	4,115	24.6%	502,378	24.2%	
Upper	3,805	22.7%	594,343	28.6%	4,463	26.7%	772,984	37.2%	
Unknown	3	0.0%	462	0.0%	2,217	13.3%	253,952	12.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>16,732</i>	<i>100.0%</i>	<i>2,080,097</i>	<i>100.0%</i>	<i>16,732</i>	<i>100.0%</i>	<i>2,080,097</i>	<i>100.0%</i>	
	Refinance								
Low	173	1.2%	13,480	0.7%	1,385	9.5%	101,021	5.6%	
Moderate	2,660	18.2%	237,635	13.2%	3,094	21.1%	297,523	16.5%	
<i>Low/Moderate Total</i>	<i>2,833</i>	<i>19.4%</i>	<i>251,115</i>	<i>13.9%</i>	<i>4,479</i>	<i>30.6%</i>	<i>398,544</i>	<i>22.1%</i>	
Middle	8,904	60.9%	1,088,050	60.4%	3,687	25.2%	437,649	24.3%	
Upper	2,887	19.7%	461,988	25.6%	4,099	28.0%	690,462	38.3%	
Unknown	6	0.0%	850	0.0%	2,365	16.2%	275,348	15.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>14,630</i>	<i>100.0%</i>	<i>1,802,003</i>	<i>100.0%</i>	<i>14,630</i>	<i>100.0%</i>	<i>1,802,003</i>	<i>100.0%</i>	
	Home Improvement								
Low	22	1.3%	1,093	1.4%	221	13.1%	6,107	7.9%	
Moderate	383	22.7%	13,497	17.5%	409	24.3%	14,111	18.3%	
<i>Low/Moderate Total</i>	<i>405</i>	<i>24.0%</i>	<i>14,590</i>	<i>18.9%</i>	<i>630</i>	<i>37.4%</i>	<i>20,218</i>	<i>26.2%</i>	
Middle	995	59.0%	44,681	57.9%	533	31.6%	22,704	29.4%	
Upper	286	17.0%	17,951	23.2%	478	28.4%	30,593	39.6%	
Unknown	0	0.0%	0	0.0%	45	2.7%	3,707	4.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,686</i>	<i>100.0%</i>	<i>77,222</i>	<i>100.0%</i>	<i>1,686</i>	<i>100.0%</i>	<i>77,222</i>	<i>100.0%</i>	
	Multi-Family								
Low	2	5.9%	341	0.5%	0	0.0%	0	0.0%	
Moderate	11	32.4%	44,584	70.1%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>13</i>	<i>38.2%</i>	<i>44,925</i>	<i>70.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	21	61.8%	18,703	29.4%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	34	100.0%	63,628	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>63,628</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>63,628</i>	<i>100.0%</i>	
	HMDA Totals								
Low	391	1.2%	30,701	0.8%	3,278	9.9%	236,363	5.9%	
Moderate	5,918	17.9%	544,639	13.5%	7,768	23.5%	733,182	18.2%	
<i>Low/Moderate Total</i>	<i>6,309</i>	<i>19.1%</i>	<i>575,340</i>	<i>14.3%</i>	<i>11,046</i>	<i>33.4%</i>	<i>969,545</i>	<i>24.1%</i>	
Middle	19,786	59.8%	2,372,016	59.0%	8,335	25.2%	962,731	23.9%	
Upper	6,978	21.1%	1,074,282	26.7%	9,040	27.3%	1,494,039	37.1%	
Unknown	9	0.0%	1,312	0.0%	4,661	14.1%	596,635	14.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>33,082</i>	<i>100.0%</i>	<i>4,022,950</i>	<i>100.0%</i>	<i>33,082</i>	<i>100.0%</i>	<i>4,022,950</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Cincinnati/Middletown IN & KY Multi-State MSA 17140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	18	3.5%	5,033	4.5%	0	0.0%	0	0.0%	6	10.2%	1,550	15.3%
Moderate	136	26.8%	30,774	27.7%	0	0.0%	0	0.0%	11	18.6%	980	9.6%
<i>Low/Moderate Total</i>	<i>154</i>	<i>30.3%</i>	<i>35,807</i>	<i>32.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>17</i>	<i>28.8%</i>	<i>2,530</i>	<i>24.9%</i>
Middle	273	53.7%	57,948	52.1%	2	100.0%	125	100.0%	29	49.2%	5,856	57.6%
Upper	81	15.9%	17,403	15.7%	0	0.0%	0	0.0%	13	22.0%	1,774	17.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>508</i>	<i>100.0%</i>	<i>111,158</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>125</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>10,160</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	209	41.1%	31,858	28.7%	1	50.0%	30	24.0%	33	55.9%	5,123	50.4%
Over \$1 Million	229	45.1%	71,303	64.1%	0	0.0%	0	0.0%	10	16.9%	2,094	20.6%
Not Known	70	13.8%	7,997	7.2%	1	50.0%	95	76.0%	16	27.1%	2,943	29.0%
<i>Total</i>	<i>508</i>	<i>100.0%</i>	<i>111,158</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>125</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>10,160</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	250	49.2%	13,893	12.5%	2	100.0%	125	100.0%	25	42.4%	1,738	17.1%
\$100,001 - \$250,000	124	24.4%	22,190	20.0%	0	0.0%	0	0.0%	23	39.0%	4,045	39.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	134	26.4%	75,075	67.5%	0	0.0%	0	0.0%	11	18.6%	4,377	43.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>508</i>	<i>100.0%</i>	<i>111,158</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>125</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>10,160</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	124	59.3%	6,931	21.8%	1	100.0%	30	100.0%	17	51.5%	1,108	21.6%
\$100,001 - \$250,000	59	28.2%	9,989	31.4%	0	0.0%	0	0.0%	11	33.3%	1,993	38.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	12.4%	14,938	46.9%	0	0.0%	0	0.0%	5	15.2%	2,022	39.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>209</i>	<i>100.0%</i>	<i>31,858</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>5,123</i>	<i>100.0%</i>

CRA Loan Distribution Table
Cincinnati/Middletown, IN & KY Multi-State MSA 17140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	11	3.4%	2,444	3.4%	0	0.0%	0	0.0%	1	2.5%	300	4.1%
Moderate	70	21.5%	18,733	26.2%	0	0.0%	0	0.0%	7	17.5%	1,242	17.2%
<i>Low/Moderate Total</i>	<i>81</i>	<i>24.8%</i>	<i>21,177</i>	<i>29.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>	<i>20.0%</i>	<i>1,542</i>	<i>21.3%</i>
Middle	194	59.5%	38,888	54.5%	4	100.0%	144	100.0%	15	37.5%	2,730	37.8%
Upper	51	15.6%	11,354	15.9%	0	0.0%	0	0.0%	17	42.5%	2,959	40.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>326</i>	<i>100.0%</i>	<i>71,419</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>144</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>7,231</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	153	46.9%	20,475	28.7%	4	100.0%	144	100.0%	20	50.0%	3,362	46.5%
Over \$1 Million	143	43.9%	47,331	66.3%	0	0.0%	0	0.0%	9	22.5%	2,577	35.6%
Not Known	30	9.2%	3,613	5.1%	0	0.0%	0	0.0%	11	27.5%	1,292	17.9%
<i>Total</i>	<i>326</i>	<i>100.0%</i>	<i>71,419</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>144</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>7,231</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	156	47.9%	9,224	12.9%	4	100.0%	144	100.0%	15	37.5%	1,024	14.2%
\$100,001 - \$250,000	86	26.4%	15,206	21.3%	0	0.0%	0	0.0%	17	42.5%	2,983	41.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	84	25.8%	46,989	65.8%	0	0.0%	0	0.0%	8	20.0%	3,224	44.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>326</i>	<i>100.0%</i>	<i>71,419</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>144</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>7,231</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	98	64.1%	5,675	27.7%	4	100.0%	144	100.0%	7	35.0%	506	15.1%
\$100,001 - \$250,000	37	24.2%	6,078	29.7%	0	0.0%	0	0.0%	11	55.0%	1,956	58.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	18	11.8%	8,722	42.6%	0	0.0%	0	0.0%	2	10.0%	900	26.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>153</i>	<i>100.0%</i>	<i>20,475</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>144</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>3,362</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Cincinnati/Middleton, IN&KY Multi-State MSA 17140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	284	2.8%	14,680	4.5%	1	0.7%	20	0.3%
Moderate	2,017	20.1%	74,211	22.7%	56	37.6%	1,681	27.2%
<i>Low/Moderate Total</i>	2,301	22.9%	88,891	27.2%	57	38.3%	1,701	27.6%
Middle	5,725	57.1%	178,778	54.7%	79	53.0%	3,962	64.2%
Upper	1,776	17.7%	57,223	17.5%	11	7.4%	493	8.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	233	2.3%	2,235	0.7%	2	1.3%	13	0.2%
<i>Total</i>	10,035	100.0%	327,127	100.0%	149	100.0%	6,169	100.0%
	By Revenue							
Total \$1 Million or Less	4,824	48.1%	190,503	58.2%	132	88.6%	4,604	74.6%
	By Loan Size							
\$100,000 or Less	9,411	93.8%	110,964	33.9%	132	88.6%	2,318	37.6%
\$100,001 - \$250,000	322	3.2%	55,868	17.1%	11	7.4%	1,741	28.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	302	3.0%	160,295	49.0%	6	4.0%	2,110	34.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10,035	100.0%	327,127	100.0%	149	100.0%	6,169	100.0%

HMDA Loan Distribution Table

Evansville IN&KY Multi-State MSA 21780 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	5	0.5%	180	0.2%	97	10.5%	5,842	5.6%
Moderate	142	15.3%	10,509	10.1%	219	23.6%	16,936	16.2%
<i>Low/Moderate Total</i>	<i>147</i>	<i>15.9%</i>	<i>10,689</i>	<i>10.2%</i>	<i>316</i>	<i>34.1%</i>	<i>22,778</i>	<i>21.8%</i>
Middle	449	48.4%	44,735	42.9%	243	26.2%	22,634	21.7%
Upper	331	35.7%	48,933	46.9%	316	34.1%	52,441	50.3%
Unknown	0	0.0%	0	0.0%	52	5.6%	6,504	6.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>927</i>	<i>100.0%</i>	<i>104,357</i>	<i>100.0%</i>	<i>927</i>	<i>100.0%</i>	<i>104,357</i>	<i>100.0%</i>
Refinance								
Low	3	0.6%	97	0.2%	48	9.7%	2,926	4.9%
Moderate	76	15.3%	5,767	9.6%	96	19.4%	6,474	10.8%
<i>Low/Moderate Total</i>	<i>79</i>	<i>15.9%</i>	<i>5,864</i>	<i>9.8%</i>	<i>144</i>	<i>29.0%</i>	<i>9,400</i>	<i>15.7%</i>
Middle	246	49.6%	27,605	46.0%	118	23.8%	11,573	19.3%
Upper	171	34.5%	26,579	44.3%	211	42.5%	34,555	57.5%
Unknown	0	0.0%	0	0.0%	23	4.6%	4,520	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>496</i>	<i>100.0%</i>	<i>60,048</i>	<i>100.0%</i>	<i>496</i>	<i>100.0%</i>	<i>60,048</i>	<i>100.0%</i>
Home Improvement								
Low	1	1.3%	30	0.4%	6	7.7%	267	3.5%
Moderate	13	16.7%	325	4.2%	12	15.4%	883	11.5%
<i>Low/Moderate Total</i>	<i>14</i>	<i>17.9%</i>	<i>355</i>	<i>4.6%</i>	<i>18</i>	<i>23.1%</i>	<i>1,150</i>	<i>14.9%</i>
Middle	43	55.1%	3,339	43.4%	25	32.1%	1,366	17.7%
Upper	21	26.9%	4,004	52.0%	30	38.5%	4,774	62.0%
Unknown	0	0.0%	0	0.0%	5	6.4%	408	5.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>7,698</i>	<i>100.0%</i>	<i>78</i>	<i>100.0%</i>	<i>7,698</i>	<i>100.0%</i>
Multi-Family								
Low	1	25.0%	45	3.5%	0	0.0%	0	0.0%
Moderate	1	25.0%	164	12.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>50.0%</i>	<i>209</i>	<i>16.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	50.0%	1,065	83.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	1,274	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>1,274</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>1,274</i>	<i>100.0%</i>
HMDA Totals								
Low	10	0.7%	352	0.2%	151	10.0%	9,035	5.2%
Moderate	232	15.4%	16,765	9.7%	327	21.7%	24,293	14.0%
<i>Low/Moderate Total</i>	<i>242</i>	<i>16.1%</i>	<i>17,117</i>	<i>9.9%</i>	<i>478</i>	<i>31.8%</i>	<i>33,328</i>	<i>19.2%</i>
Middle	740	49.2%	76,744	44.3%	386	25.6%	35,573	20.5%
Upper	523	34.8%	79,516	45.9%	557	37.0%	91,770	52.9%
Unknown	0	0.0%	0	0.0%	84	5.6%	12,706	7.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,505</i>	<i>100.0%</i>	<i>173,377</i>	<i>100.0%</i>	<i>1,505</i>	<i>100.0%</i>	<i>173,377</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Evansville IN & KY Multi-State MSA 21780 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	6	0.7%	348	0.3%	91	10.9%	5,844	5.8%
Moderate	112	13.4%	9,097	9.1%	170	20.4%	13,486	13.5%
<i>Low/Moderate Total</i>	<i>118</i>	<i>14.1%</i>	<i>9,445</i>	<i>9.4%</i>	<i>261</i>	<i>31.3%</i>	<i>19,330</i>	<i>19.3%</i>
Middle	390	46.7%	43,285	43.2%	193	23.1%	18,761	18.7%
Upper	327	39.2%	47,505	47.4%	318	38.1%	55,657	55.5%
Unknown	0	0.0%	0	0.0%	63	7.5%	6,487	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	835	100.0%	100,235	100.0%	835	100.0%	100,235	100.0%
Refinance								
Low	3	0.7%	150	0.4%	46	11.3%	2,640	6.8%
Moderate	76	18.7%	4,514	11.6%	94	23.1%	6,540	16.8%
<i>Low/Moderate Total</i>	<i>79</i>	<i>19.4%</i>	<i>4,664</i>	<i>12.0%</i>	<i>140</i>	<i>34.4%</i>	<i>9,180</i>	<i>23.5%</i>
Middle	189	46.4%	15,608	40.0%	102	25.1%	8,278	21.2%
Upper	139	34.2%	18,714	48.0%	145	35.6%	19,218	49.3%
Unknown	0	0.0%	0	0.0%	20	4.9%	2,310	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	407	100.0%	38,986	100.0%	407	100.0%	38,986	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	5.9%	76	3.3%
Moderate	5	14.7%	222	9.5%	9	26.5%	448	19.2%
<i>Low/Moderate Total</i>	<i>5</i>	<i>14.7%</i>	<i>222</i>	<i>9.5%</i>	<i>11</i>	<i>32.4%</i>	<i>524</i>	<i>22.5%</i>
Middle	24	70.6%	1,280	55.0%	10	29.4%	498	21.4%
Upper	5	14.7%	826	35.5%	13	38.2%	1,306	56.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	34	100.0%	2,328	100.0%	34	100.0%	2,328	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	1,249	11.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>66.7%</i>	<i>1,249</i>	<i>11.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.3%	10,000	88.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	11,249	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3	100.0%	11,249	100.0%	3	100.0%	11,249	100.0%
HMDA Totals								
Low	9	0.7%	498	0.3%	139	10.9%	8,560	5.6%
Moderate	195	15.2%	15,082	9.9%	273	21.3%	20,474	13.4%
<i>Low/Moderate Total</i>	<i>204</i>	<i>15.9%</i>	<i>15,580</i>	<i>10.2%</i>	<i>412</i>	<i>32.2%</i>	<i>29,034</i>	<i>19.0%</i>
Middle	604	47.2%	70,173	45.9%	305	23.8%	27,537	18.0%
Upper	471	36.8%	67,045	43.9%	476	37.2%	76,181	49.9%
Unknown	0	0.0%	0	0.0%	86	6.7%	20,046	13.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,279	100.0%	152,798	100.0%	1,279	100.0%	152,798	100.0%

Peer Group HMDA Loan Distribution Table

Evansville IN Multi-State MSA 21780 (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	76	0.8%	3,978	0.4%	945	10.2%	58,949	6.0%				
Moderate	1,421	15.3%	98,430	10.0%	2,038	22.0%	164,616	16.6%				
<i>Low/Moderate Total</i>	<i>1,497</i>	<i>16.2%</i>	<i>102,408</i>	<i>10.4%</i>	<i>2,983</i>	<i>32.2%</i>	<i>223,565</i>	<i>22.6%</i>				
Middle	4,422	47.7%	428,802	43.4%	2,248	24.3%	231,053	23.4%				
Upper	3,344	36.1%	457,655	46.3%	2,761	29.8%	416,756	42.1%				
Unknown	0	0.0%	0	0.0%	1,271	13.7%	117,491	11.9%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>9,263</i>	<i>100.0%</i>	<i>988,865</i>	<i>100.0%</i>	<i>9,263</i>	<i>100.0%</i>	<i>988,865</i>	<i>100.0%</i>				
Refinance												
Low	109	1.5%	5,799	0.8%	757	10.8%	45,990	6.6%				
Moderate	1,306	18.6%	90,866	13.1%	1,483	21.1%	113,687	16.4%				
<i>Low/Moderate Total</i>	<i>1,415</i>	<i>20.1%</i>	<i>96,665</i>	<i>13.9%</i>	<i>2,240</i>	<i>31.8%</i>	<i>159,677</i>	<i>23.0%</i>				
Middle	3,597	51.1%	332,077	47.9%	1,670	23.7%	157,098	22.7%				
Upper	2,028	28.8%	264,773	38.2%	2,000	28.4%	266,686	38.5%				
Unknown	0	0.0%	0	0.0%	1,130	16.1%	110,054	15.9%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>7,040</i>	<i>100.0%</i>	<i>693,515</i>	<i>100.0%</i>	<i>7,040</i>	<i>100.0%</i>	<i>693,515</i>	<i>100.0%</i>				
Home Improvement												
Low	16	1.5%	615	1.5%	113	10.8%	2,892	7.2%				
Moderate	216	20.6%	5,897	14.6%	250	23.9%	7,976	19.8%				
<i>Low/Moderate Total</i>	<i>232</i>	<i>22.1%</i>	<i>6,512</i>	<i>16.1%</i>	<i>363</i>	<i>34.6%</i>	<i>10,868</i>	<i>26.9%</i>				
Middle	543	51.8%	18,815	46.7%	310	29.6%	9,870	24.5%				
Upper	273	26.0%	15,000	37.2%	344	32.8%	18,286	45.3%				
Unknown	0	0.0%	0	0.0%	31	3.0%	1,303	3.2%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>1,048</i>	<i>100.0%</i>	<i>40,327</i>	<i>100.0%</i>	<i>1,048</i>	<i>100.0%</i>	<i>40,327</i>	<i>100.0%</i>				
Multi-Family												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Moderate	10	43.5%	7,634	33.1%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>10</i>	<i>43.5%</i>	<i>7,634</i>	<i>33.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	12	52.2%	13,615	59.1%	0	0.0%	0	0.0%				
Upper	1	4.3%	1,800	7.8%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	23	100.0%	23,049	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>23,049</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>23,049</i>	<i>100.0%</i>				
HMDA Totals												
Low	201	1.2%	10,392	0.6%	1,815	10.4%	107,831	6.2%				
Moderate	2,953	17.0%	202,827	11.6%	3,771	21.7%	286,279	16.4%				
<i>Low/Moderate Total</i>	<i>3,154</i>	<i>18.2%</i>	<i>213,219</i>	<i>12.2%</i>	<i>5,586</i>	<i>32.2%</i>	<i>394,110</i>	<i>22.6%</i>				
Middle	8,574	49.3%	793,309	45.4%	4,228	24.3%	398,021	22.8%				
Upper	5,646	32.5%	739,228	42.3%	5,105	29.4%	701,728	40.2%				
Unknown	0	0.0%	0	0.0%	2,455	14.1%	251,897	14.4%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>17,374</i>	<i>100.0%</i>	<i>1,745,756</i>	<i>100.0%</i>	<i>17,374</i>	<i>100.0%</i>	<i>1,745,756</i>	<i>100.0%</i>				

CRA Loan Distribution Table

Evansville IN & KY Multi-State MSA 21780 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	20	2.8%	5,450	4.0%	0	0.0%	0	0.0%	2	1.9%	365	1.9%
Moderate	197	27.4%	38,077	28.2%	12	7.8%	2,020	11.8%	35	34.0%	7,263	37.7%
<i>Low/Moderate Total</i>	<i>217</i>	<i>30.1%</i>	<i>43,527</i>	<i>32.3%</i>	<i>12</i>	<i>7.8%</i>	<i>2,020</i>	<i>11.8%</i>	<i>37</i>	<i>35.9%</i>	<i>7,628</i>	<i>39.6%</i>
Middle	328	45.6%	57,218	42.4%	79	51.3%	8,515	49.7%	48	46.6%	9,124	47.4%
Upper	175	24.3%	34,065	25.3%	63	40.9%	6,601	38.5%	18	17.5%	2,492	12.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>720</i>	<i>100.0%</i>	<i>134,810</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>17,136</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>19,244</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	420	58.3%	55,791	41.4%	145	94.2%	15,943	93.0%	83	80.6%	12,863	66.8%
Over \$1 Million	250	34.7%	72,084	53.5%	7	4.5%	1,110	6.5%	12	11.7%	4,937	25.7%
Not Known	50	6.9%	6,935	5.1%	2	1.3%	83	0.5%	8	7.8%	1,444	7.5%
<i>Total</i>	<i>720</i>	<i>100.0%</i>	<i>134,810</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>17,136</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>19,244</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	392	54.4%	18,924	14.0%	99	64.3%	5,597	32.7%	39	37.9%	1,788	9.3%
\$100,001 - \$250,000	167	23.2%	30,138	22.4%	44	28.6%	7,385	43.1%	47	45.6%	8,659	45.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	161	22.4%	85,748	63.6%	11	7.1%	4,154	24.2%	17	16.5%	8,797	45.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>720</i>	<i>100.0%</i>	<i>134,810</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>17,136</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>19,244</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	276	65.7%	13,186	23.6%	94	64.8%	5,254	33.0%	33	39.8%	1,509	11.7%
\$100,001 - \$250,000	91	21.7%	16,289	29.2%	41	28.3%	6,935	43.5%	43	51.8%	7,894	61.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	53	12.6%	26,316	47.2%	10	6.9%	3,754	23.5%	7	8.4%	3,460	26.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>420</i>	<i>100.0%</i>	<i>55,791</i>	<i>100.0%</i>	<i>145</i>	<i>100.0%</i>	<i>15,943</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>12,863</i>	<i>100.0%</i>

CRA Loan Distribution Table

Evansville IN & KY Multi-State MSA 21780 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	0.8%	1,630	1.6%	0	0.0%	0	0.0%	3	3.9%	597	4.3%
Moderate	135	26.1%	27,138	26.9%	6	5.4%	964	6.5%	18	23.7%	2,282	16.4%
<i>Low/Moderate Total</i>	<i>139</i>	<i>26.8%</i>	<i>28,768</i>	<i>28.5%</i>	<i>6</i>	<i>5.4%</i>	<i>964</i>	<i>6.5%</i>	<i>21</i>	<i>27.6%</i>	<i>2,879</i>	<i>20.7%</i>
Middle	236	45.6%	42,541	42.2%	60	54.1%	8,369	56.8%	33	43.4%	6,555	47.1%
Upper	143	27.6%	29,460	29.2%	45	40.5%	5,402	36.7%	22	28.9%	4,494	32.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>518</i>	<i>100.0%</i>	<i>100,769</i>	<i>100.0%</i>	<i>111</i>	<i>100.0%</i>	<i>14,735</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>13,928</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	309	59.7%	42,683	42.4%	103	92.8%	13,033	88.4%	51	67.1%	8,444	60.6%
Over \$1 Million	186	35.9%	54,450	54.0%	8	7.2%	1,702	11.6%	21	27.6%	4,968	35.7%
Not Known	23	4.4%	3,636	3.6%	0	0.0%	0	0.0%	4	5.3%	516	3.7%
<i>Total</i>	<i>518</i>	<i>100.0%</i>	<i>100,769</i>	<i>100.0%</i>	<i>111</i>	<i>100.0%</i>	<i>14,735</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>13,928</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	275	53.1%	15,097	15.0%	61	55.0%	3,373	22.9%	25	32.9%	1,437	10.3%
\$100,001 - \$250,000	131	25.3%	23,937	23.8%	39	35.1%	6,894	46.8%	38	50.0%	6,610	47.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	112	21.6%	61,735	61.3%	11	9.9%	4,468	30.3%	13	17.1%	5,881	42.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>518</i>	<i>100.0%</i>	<i>100,769</i>	<i>100.0%</i>	<i>111</i>	<i>100.0%</i>	<i>14,735</i>	<i>100.0%</i>	<i>76</i>	<i>100.0%</i>	<i>13,928</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	201	65.0%	10,876	25.5%	59	57.3%	3,264	25.0%	19	37.3%	981	11.6%
\$100,001 - \$250,000	74	23.9%	13,261	31.1%	35	34.0%	6,201	47.6%	25	49.0%	4,366	51.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	34	11.0%	18,546	43.5%	9	8.7%	3,568	27.4%	7	13.7%	3,097	36.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>309</i>	<i>100.0%</i>	<i>42,683</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>13,033</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>8,444</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Evansville IN&KY Multi-State MSA 21780 (2005 - Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	104	1.5%	3,711	1.9%	0	0.0%	0	0.0%
Moderate	1,670	24.8%	60,603	30.4%	16	8.6%	1,317	12.8%
<i>Low/Moderate Total</i>	1,774	26.3%	64,314	32.2%	16	8.6%	1,317	12.8%
Middle	3,014	44.7%	82,507	41.3%	118	63.4%	6,613	64.4%
Upper	1,756	26.1%	50,938	25.5%	50	26.9%	2,335	22.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	195	2.9%	1,889	0.9%	2	1.1%	4	0.0%
<i>Total</i>	6,739	100.0%	199,648	100.0%	186	100.0%	10,269	100.0%
	By Revenue							
Total \$1 Million or Less	2,975	44.1%	104,560	52.4%	161	86.6%	8,900	86.7%
	By Loan Size							
\$100,000 or Less	6,348	94.2%	70,446	35.3%	160	86.0%	4,483	43.7%
\$100,001 - \$250,000	220	3.3%	38,204	19.1%	19	10.2%	3,166	30.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	171	2.5%	90,998	45.6%	7	3.8%	2,620	25.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6,739	100.0%	199,648	100.0%	186	100.0%	10,269	100.0%

HMDA Loan Distribution Table

Louisville, KY&IN Multi-State MSA 31140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	9	0.8%	439	0.3%	124	10.7%	9,724	5.9%
Moderate	163	14.1%	14,608	8.8%	308	26.6%	30,750	18.6%
<i>Low/Moderate Total</i>	<i>172</i>	<i>14.9%</i>	<i>15,047</i>	<i>9.1%</i>	<i>432</i>	<i>37.3%</i>	<i>40,474</i>	<i>24.5%</i>
Middle	504	43.6%	58,460	35.4%	258	22.3%	30,172	18.3%
Upper	481	41.6%	91,800	55.5%	434	37.5%	90,439	54.7%
Unknown	0	0.0%	0	0.0%	33	2.9%	4,222	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,157</i>	<i>100.0%</i>	<i>165,307</i>	<i>100.0%</i>	<i>1,157</i>	<i>100.0%</i>	<i>165,307</i>	<i>100.0%</i>
Refinance								
Low	6	0.7%	358	0.3%	74	8.6%	4,664	3.8%
Moderate	97	11.3%	6,437	5.2%	161	18.7%	13,795	11.2%
<i>Low/Moderate Total</i>	<i>103</i>	<i>12.0%</i>	<i>6,795</i>	<i>5.5%</i>	<i>235</i>	<i>27.3%</i>	<i>18,459</i>	<i>15.0%</i>
Middle	370	43.0%	37,329	30.3%	219	25.5%	23,177	18.8%
Upper	387	45.0%	78,889	64.1%	364	42.3%	75,310	61.2%
Unknown	0	0.0%	0	0.0%	42	4.9%	6,067	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>860</i>	<i>100.0%</i>	<i>123,013</i>	<i>100.0%</i>	<i>860</i>	<i>100.0%</i>	<i>123,013</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	14	9.9%	182	5.5%
Moderate	21	14.9%	532	16.0%	39	27.7%	712	21.4%
<i>Low/Moderate Total</i>	<i>21</i>	<i>14.9%</i>	<i>532</i>	<i>16.0%</i>	<i>53</i>	<i>37.6%</i>	<i>894</i>	<i>26.8%</i>
Middle	80	56.7%	1,764	52.9%	40	28.4%	613	18.4%
Upper	40	28.4%	1,037	31.1%	47	33.3%	1,800	54.0%
Unknown	0	0.0%	0	0.0%	1	0.7%	26	0.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>3,333</i>	<i>100.0%</i>	<i>141</i>	<i>100.0%</i>	<i>3,333</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	105	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	105	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>
HMDA Totals								
Low	15	0.7%	797	0.3%	212	9.8%	14,570	5.0%
Moderate	281	13.0%	21,577	7.4%	508	23.5%	45,257	15.5%
<i>Low/Moderate Total</i>	<i>296</i>	<i>13.7%</i>	<i>22,374</i>	<i>7.7%</i>	<i>720</i>	<i>33.3%</i>	<i>59,827</i>	<i>20.5%</i>
Middle	955	44.2%	97,658	33.5%	517	23.9%	53,962	18.5%
Upper	908	42.1%	171,726	58.9%	845	39.1%	167,549	57.4%
Unknown	0	0.0%	0	0.0%	77	3.6%	10,420	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,159</i>	<i>100.0%</i>	<i>291,758</i>	<i>100.0%</i>	<i>2,159</i>	<i>100.0%</i>	<i>291,758</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Louisville, KY & IN Multi-State MSA 31140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	9	0.7%	1,002	0.6%	147	11.9%	11,118	6.8%
Moderate	145	11.7%	11,000	6.8%	303	24.5%	28,114	17.3%
<i>Low/Moderate Total</i>	<i>154</i>	<i>12.4%</i>	<i>12,002</i>	<i>7.4%</i>	<i>450</i>	<i>36.3%</i>	<i>39,232</i>	<i>24.1%</i>
Middle	549	44.3%	59,972	36.9%	291	23.5%	30,978	19.0%
Upper	536	43.3%	90,757	55.8%	453	36.6%	84,487	51.9%
Unknown	0	0.0%	0	0.0%	45	3.6%	8,034	4.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,239</i>	<i>100.0%</i>	<i>162,731</i>	<i>100.0%</i>	<i>1,239</i>	<i>100.0%</i>	<i>162,731</i>	<i>100.0%</i>
Refinance								
Low	14	1.5%	806	0.7%	69	7.6%	4,674	4.0%
Moderate	112	12.3%	7,471	6.4%	194	21.2%	16,229	13.9%
<i>Low/Moderate Total</i>	<i>126</i>	<i>13.8%</i>	<i>8,277</i>	<i>7.1%</i>	<i>263</i>	<i>28.8%</i>	<i>20,903</i>	<i>17.9%</i>
Middle	403	44.1%	39,351	33.8%	240	26.3%	24,649	21.2%
Upper	384	42.1%	68,839	59.1%	369	40.4%	65,369	56.1%
Unknown	0	0.0%	0	0.0%	41	4.5%	5,546	4.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>913</i>	<i>100.0%</i>	<i>116,467</i>	<i>100.0%</i>	<i>913</i>	<i>100.0%</i>	<i>116,467</i>	<i>100.0%</i>
Home Improvement								
Low	1	0.6%	5	0.1%	18	10.3%	244	7.1%
Moderate	25	14.3%	607	17.8%	42	24.0%	490	14.4%
<i>Low/Moderate Total</i>	<i>26</i>	<i>14.9%</i>	<i>612</i>	<i>17.9%</i>	<i>60</i>	<i>34.3%</i>	<i>734</i>	<i>21.5%</i>
Middle	90	51.4%	1,229	36.0%	46	26.3%	732	21.4%
Upper	59	33.7%	1,572	46.1%	68	38.9%	1,885	55.2%
Unknown	0	0.0%	0	0.0%	1	0.6%	62	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>175</i>	<i>100.0%</i>	<i>3,413</i>	<i>100.0%</i>	<i>175</i>	<i>100.0%</i>	<i>3,413</i>	<i>100.0%</i>
Multi-Family								
Low	1	33.3%	312	18.1%	0	0.0%	0	0.0%
Moderate	1	33.3%	1,104	64.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>66.7%</i>	<i>1,416</i>	<i>82.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	33.3%	305	17.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,721	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>1,721</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>1,721</i>	<i>100.0%</i>
HMDA Totals								
Low	25	1.1%	2,125	0.7%	234	10.0%	16,036	5.6%
Moderate	283	12.1%	20,182	7.1%	539	23.1%	44,833	15.8%
<i>Low/Moderate Total</i>	<i>308</i>	<i>13.2%</i>	<i>22,307</i>	<i>7.8%</i>	<i>773</i>	<i>33.2%</i>	<i>60,869</i>	<i>21.4%</i>
Middle	1,042	44.7%	100,552	35.4%	577	24.8%	56,359	19.8%
Upper	980	42.1%	161,473	56.8%	890	38.2%	151,741	53.4%
Unknown	0	0.0%	0	0.0%	90	3.9%	15,363	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,330</i>	<i>100.0%</i>	<i>284,332</i>	<i>100.0%</i>	<i>2,330</i>	<i>100.0%</i>	<i>284,332</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Louisville, KY & IN Multi-State MSA 31140(2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	76	0.8%	3,978	0.4%	945	10.2%	58,949	6.0%				
Moderate	1,421	15.3%	98,430	10.0%	2,038	22.0%	164,616	16.6%				
<i>Low/Moderate Total</i>	<i>1,497</i>	<i>16.2%</i>	<i>102,408</i>	<i>10.4%</i>	<i>2,983</i>	<i>32.2%</i>	<i>223,565</i>	<i>22.6%</i>				
Middle	4,422	47.7%	428,802	43.4%	2,248	24.3%	231,053	23.4%				
Upper	3,344	36.1%	457,655	46.3%	2,761	29.8%	416,756	42.1%				
Unknown	0	0.0%	0	0.0%	1,271	13.7%	117,491	11.9%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>9,263</i>	<i>100.0%</i>	<i>988,865</i>	<i>100.0%</i>	<i>9,263</i>	<i>100.0%</i>	<i>988,865</i>	<i>100.0%</i>				
Refinance												
Low	109	1.5%	5,799	0.8%	757	10.8%	45,990	6.6%				
Moderate	1,306	18.6%	90,866	13.1%	1,483	21.1%	113,687	16.4%				
<i>Low/Moderate Total</i>	<i>1,415</i>	<i>20.1%</i>	<i>96,665</i>	<i>13.9%</i>	<i>2,240</i>	<i>31.8%</i>	<i>159,677</i>	<i>23.0%</i>				
Middle	3,597	51.1%	332,077	47.9%	1,670	23.7%	157,098	22.7%				
Upper	2,028	28.8%	264,773	38.2%	2,000	28.4%	266,686	38.5%				
Unknown	0	0.0%	0	0.0%	1,130	16.1%	110,054	15.9%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>7,040</i>	<i>100.0%</i>	<i>693,515</i>	<i>100.0%</i>	<i>7,040</i>	<i>100.0%</i>	<i>693,515</i>	<i>100.0%</i>				
Home Improvement												
Low	16	1.5%	615	1.5%	113	10.8%	2,892	7.2%				
Moderate	216	20.6%	5,897	14.6%	250	23.9%	7,976	19.8%				
<i>Low/Moderate Total</i>	<i>232</i>	<i>22.1%</i>	<i>6,512</i>	<i>16.1%</i>	<i>363</i>	<i>34.6%</i>	<i>10,868</i>	<i>26.9%</i>				
Middle	543	51.8%	18,815	46.7%	310	29.6%	9,870	24.5%				
Upper	273	26.0%	15,000	37.2%	344	32.8%	18,286	45.3%				
Unknown	0	0.0%	0	0.0%	31	3.0%	1,303	3.2%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>1,048</i>	<i>100.0%</i>	<i>40,327</i>	<i>100.0%</i>	<i>1,048</i>	<i>100.0%</i>	<i>40,327</i>	<i>100.0%</i>				
Multi-Family												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Moderate	10	43.5%	7,634	33.1%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>10</i>	<i>43.5%</i>	<i>7,634</i>	<i>33.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	12	52.2%	13,615	59.1%	0	0.0%	0	0.0%				
Upper	1	4.3%	1,800	7.8%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	23	100.0%	23,049	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>23,049</i>	<i>100.0%</i>	<i>23</i>	<i>100.0%</i>	<i>23,049</i>	<i>100.0%</i>				
HMDA Totals												
Low	201	1.2%	10,392	0.6%	1,815	10.4%	107,831	6.2%				
Moderate	2,953	17.0%	202,827	11.6%	3,771	21.7%	286,279	16.4%				
<i>Low/Moderate Total</i>	<i>3,154</i>	<i>18.2%</i>	<i>213,219</i>	<i>12.2%</i>	<i>5,586</i>	<i>32.2%</i>	<i>394,110</i>	<i>22.6%</i>				
Middle	8,574	49.3%	793,309	45.4%	4,228	24.3%	398,021	22.8%				
Upper	5,646	32.5%	739,228	42.3%	5,105	29.4%	701,728	40.2%				
Unknown	0	0.0%	0	0.0%	2,455	14.1%	251,897	14.4%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>17,374</i>	<i>100.0%</i>	<i>1,745,756</i>	<i>100.0%</i>	<i>17,374</i>	<i>100.0%</i>	<i>1,745,756</i>	<i>100.0%</i>				

CRA Loan Distribution Table

Louisville, KY & IN Multi-State MSA 31140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	48	7.8%	11,549	7.4%	0	0.0%	0	0.0%	2	5.9%	930	11.6%
Moderate	178	29.0%	46,805	29.8%	0	0.0%	0	0.0%	4	11.8%	339	4.2%
<i>Low/Moderate Total</i>	226	36.9%	58,354	37.2%	0	0.0%	0	0.0%	6	17.6%	1,269	15.8%
Middle	176	28.7%	46,069	29.4%	0	0.0%	0	0.0%	12	35.3%	3,497	43.6%
Upper	211	34.4%	52,524	33.5%	4	100.0%	620	100.0%	16	47.1%	3,258	40.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	613	100.0%	156,947	100.0%	4	100.0%	620	100.0%	34	100.0%	8,024	100.0%
By Revenue												
Total \$1 Million or Less	197	32.1%	29,616	18.9%	2	50.0%	80	12.9%	17	50.0%	2,689	33.5%
Over \$1 Million	373	60.8%	117,302	74.7%	1	25.0%	490	79.0%	14	41.2%	4,959	61.8%
Not Known	43	7.0%	10,029	6.4%	1	25.0%	50	8.1%	3	8.8%	376	4.7%
<i>Total</i>	613	100.0%	156,947	100.0%	4	100.0%	620	100.0%	34	100.0%	8,024	100.0%
By Loan Size												
\$100,000 or less	254	41.4%	14,481	9.2%	3	75.0%	130	21.0%	12	35.3%	761	9.5%
\$100,001 - \$250,000	159	25.9%	29,429	18.8%	0	0.0%	0	0.0%	11	32.4%	2,059	25.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	200	32.6%	113,037	72.0%	1	25.0%	490	79.0%	11	32.4%	5,204	64.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	613	100.0%	156,947	100.0%	4	100.0%	620	100.0%	34	100.0%	8,024	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	125	63.5%	6,568	22.2%	2	100.0%	80	100.0%	10	58.8%	653	24.3%
\$100,001 - \$250,000	45	22.8%	7,784	26.3%	0	0.0%	0	0.0%	3	17.6%	631	23.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	13.7%	15,264	51.5%	0	0.0%	0	0.0%	4	23.5%	1,405	52.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	197	100.0%	29,616	100.0%	2	100.0%	80	100.0%	17	100.0%	2,689	100.0%

CRA Loan Distribution Table

Louisville, KY & IN Multi-State MSA 31140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	38	7.3%	8,722	6.6%	0	0.0%	0	0.0%	1	2.4%	456	4.4%
Moderate	149	28.7%	40,910	31.2%	0	0.0%	0	0.0%	6	14.3%	1,446	14.0%
<i>Low/Moderate Total</i>	<i>187</i>	<i>36.0%</i>	<i>49,632</i>	<i>37.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>7</i>	<i>16.7%</i>	<i>1,902</i>	<i>18.5%</i>
Middle	156	30.1%	39,964	30.5%	0	0.0%	0	0.0%	15	35.7%	4,547	44.1%
Upper	176	33.9%	41,648	31.7%	4	100.0%	550	100.0%	20	47.6%	3,853	37.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>519</i>	<i>100.0%</i>	<i>131,244</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>550</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>10,302</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	185	35.6%	30,793	23.5%	2	50.0%	250	45.5%	22	52.4%	4,443	43.1%
Over \$1 Million	273	52.6%	87,399	66.6%	2	50.0%	300	54.5%	6	14.3%	2,989	29.0%
Not Known	61	11.8%	13,052	9.9%	0	0.0%	0	0.0%	14	33.3%	2,870	27.9%
<i>Total</i>	<i>519</i>	<i>100.0%</i>	<i>131,244</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>550</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>10,302</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	220	42.4%	13,141	10.0%	2	50.0%	175	31.8%	14	33.3%	943	9.2%
\$100,001 - \$250,000	129	24.9%	23,686	18.0%	2	50.0%	375	68.2%	17	40.5%	3,097	30.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	170	32.8%	94,417	71.9%	0	0.0%	0	0.0%	11	26.2%	6,262	60.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>519</i>	<i>100.0%</i>	<i>131,244</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>550</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>10,302</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	112	60.5%	6,426	20.9%	1	50.0%	100	40.0%	8	36.4%	583	13.1%
\$100,001 - \$250,000	40	21.6%	6,749	21.9%	1	50.0%	150	60.0%	8	36.4%	1,357	30.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	33	17.8%	17,618	57.2%	0	0.0%	0	0.0%	6	27.3%	2,503	56.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>185</i>	<i>100.0%</i>	<i>30,793</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>250</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>4,443</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Louisville, KY&IN Multi-State MSA 31140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	104	1.5%	3,711	1.9%	0	0.0%	0	0.0%
Moderate	1,670	24.8%	60,603	30.4%	16	8.6%	1,317	12.8%
<i>Low/Moderate Total</i>	1,774	26.3%	64,314	32.2%	16	8.6%	1,317	12.8%
Middle	3,014	44.7%	82,507	41.3%	118	63.4%	6,613	64.4%
Upper	1,756	26.1%	50,938	25.5%	50	26.9%	2,335	22.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	195	2.9%	1,889	0.9%	2	1.1%	4	0.0%
<i>Total</i>	6,739	100.0%	199,648	100.0%	186	100.0%	10,269	100.0%
	By Revenue							
Total \$1 Million or Less	2,975	44.1%	104,560	52.4%	161	86.6%	8,900	86.7%
	By Loan Size							
\$100,000 or Less	6,348	94.2%	70,446	35.3%	160	86.0%	4,483	43.7%
\$100,001 - \$250,000	220	3.3%	38,204	19.1%	19	10.2%	3,166	30.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	171	2.5%	90,998	45.6%	7	3.8%	2,620	25.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6,739	100.0%	199,648	100.0%	186	100.0%	10,269	100.0%

HMDA Loan Distribution Table

South Bend, IN & MI Multi-State MSA 43780 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	21	11.7%	1,334	6.2%
Moderate	40	22.3%	2,400	11.1%	27	15.1%	2,006	9.3%
<i>Low/Moderate Total</i>	<i>40</i>	<i>22.3%</i>	<i>2,400</i>	<i>11.1%</i>	<i>48</i>	<i>26.8%</i>	<i>3,340</i>	<i>15.5%</i>
Middle	122	68.2%	16,641	77.3%	22	12.3%	2,443	11.3%
Upper	17	9.5%	2,485	11.5%	44	24.6%	8,644	40.2%
Unknown	0	0.0%	0	0.0%	65	36.3%	7,099	33.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>21,526</i>	<i>100.0%</i>	<i>179</i>	<i>100.0%</i>	<i>21,526</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	14	7.3%	858	3.7%
Moderate	15	7.8%	763	3.2%	24	12.5%	1,847	7.9%
<i>Low/Moderate Total</i>	<i>15</i>	<i>7.8%</i>	<i>763</i>	<i>3.2%</i>	<i>38</i>	<i>19.8%</i>	<i>2,705</i>	<i>11.5%</i>
Middle	155	80.7%	19,769	84.2%	42	21.9%	4,154	17.7%
Upper	22	11.5%	2,956	12.6%	56	29.2%	8,533	36.3%
Unknown	0	0.0%	0	0.0%	56	29.2%	8,096	34.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>192</i>	<i>100.0%</i>	<i>23,488</i>	<i>100.0%</i>	<i>192</i>	<i>100.0%</i>	<i>23,488</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	3	11.1%	123	7.4%
Moderate	12	44.4%	387	23.2%	7	25.9%	172	10.3%
<i>Low/Moderate Total</i>	<i>12</i>	<i>44.4%</i>	<i>387</i>	<i>23.2%</i>	<i>10</i>	<i>37.0%</i>	<i>295</i>	<i>17.7%</i>
Middle	15	55.6%	1,281	76.8%	4	14.8%	129	7.7%
Upper	0	0.0%	0	0.0%	10	37.0%	303	18.2%
Unknown	0	0.0%	0	0.0%	3	11.1%	941	56.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>1,668</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>1,668</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	38	9.5%	2,315	5.0%
Moderate	67	16.8%	3,550	7.6%	58	14.6%	4,025	8.6%
<i>Low/Moderate Total</i>	<i>67</i>	<i>16.8%</i>	<i>3,550</i>	<i>7.6%</i>	<i>96</i>	<i>24.1%</i>	<i>6,340</i>	<i>13.6%</i>
Middle	292	73.4%	37,691	80.7%	68	17.1%	6,726	14.4%
Upper	39	9.8%	5,441	11.7%	110	27.6%	17,480	37.4%
Unknown	0	0.0%	0	0.0%	124	31.2%	16,136	34.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>398</i>	<i>100.0%</i>	<i>46,682</i>	<i>100.0%</i>	<i>398</i>	<i>100.0%</i>	<i>46,682</i>	<i>100.0%</i>

HMDA Loan Distribution Table

South Bend, IN & MI Multi-State MSA 43780 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	21	13.2%	1,304	7.4%
Moderate	28	17.6%	1,784	10.2%	33	20.8%	2,798	15.9%
<i>Low/Moderate Total</i>	28	17.6%	1,784	10.2%	54	34.0%	4,102	23.4%
Middle	122	76.7%	14,321	81.5%	19	11.9%	1,708	9.7%
Upper	9	5.7%	1,457	8.3%	36	22.6%	6,224	35.4%
Unknown	0	0.0%	0	0.0%	50	31.4%	5,528	31.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	159	100.0%	17,562	100.0%	159	100.0%	17,562	100.0%
Refinance								
Low	0	0.0%	0	0.0%	15	10.6%	708	4.5%
Moderate	12	8.5%	980	6.2%	11	7.7%	812	5.2%
<i>Low/Moderate Total</i>	12	8.5%	980	6.2%	26	18.3%	1,520	9.7%
Middle	113	79.6%	11,722	74.7%	32	22.5%	2,859	18.2%
Upper	17	12.0%	2,985	19.0%	46	32.4%	7,070	45.1%
Unknown	0	0.0%	0	0.0%	38	26.8%	4,238	27.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	142	100.0%	15,687	100.0%	142	100.0%	15,687	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	22.2%	37	3.9%
Moderate	2	11.1%	28	2.9%	5	27.8%	94	9.9%
<i>Low/Moderate Total</i>	2	11.1%	28	2.9%	9	50.0%	131	13.7%
Middle	14	77.8%	833	87.3%	4	22.2%	419	43.9%
Upper	2	11.1%	93	9.7%	3	16.7%	74	7.8%
Unknown	0	0.0%	0	0.0%	2	11.1%	330	34.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	18	100.0%	954	100.0%	18	100.0%	954	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	40	12.5%	2,049	6.0%
Moderate	42	13.2%	2,792	8.2%	49	15.4%	3,704	10.8%
<i>Low/Moderate Total</i>	42	13.2%	2,792	8.2%	89	27.9%	5,753	16.8%
Middle	249	78.1%	26,876	78.6%	55	17.2%	4,986	14.6%
Upper	28	8.8%	4,535	13.3%	85	26.6%	13,368	39.1%
Unknown	0	0.0%	0	0.0%	90	28.2%	10,096	29.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	319	100.0%	34,203	100.0%	319	100.0%	34,203	100.0%

Peer Group HMDA Loan Distribution Table

South Bend, IN & MI Multi-State MSA (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	142	1.4%	9,034	0.9%	1,359	13.4%	87,507	8.6%	
Moderate	2,529	24.9%	157,724	15.4%	2,417	23.8%	191,081	18.7%	
<i>Low/Moderate Total</i>	2,671	26.3%	166,758	16.3%	3,776	37.1%	278,588	27.3%	
Middle	5,004	49.2%	511,710	50.1%	2,078	20.4%	209,009	20.5%	
Upper	2,499	24.6%	343,339	33.6%	2,828	27.8%	399,453	39.1%	
Unknown	0	0.0%	0	0.0%	1,492	14.7%	134,757	13.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	10,174	100.0%	1,021,807	100.0%	10,174	100.0%	1,021,807	100.0%	
Refinance									
Low	88	1.1%	5,920	0.7%	939	11.4%	59,784	7.0%	
Moderate	1,275	15.5%	81,958	9.6%	1,671	20.3%	133,875	15.8%	
<i>Low/Moderate Total</i>	1,363	16.6%	87,878	10.3%	2,610	31.7%	193,659	22.8%	
Middle	5,035	61.2%	523,848	61.7%	1,876	22.8%	182,745	21.5%	
Upper	1,831	22.3%	237,656	28.0%	2,313	28.1%	332,419	39.1%	
Unknown	0	0.0%	0	0.0%	1,430	17.4%	140,559	16.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	8,229	100.0%	849,382	100.0%	8,229	100.0%	849,382	100.0%	
Home Improvement									
Low	9	0.8%	370	0.8%	156	14.3%	3,702	7.8%	
Moderate	185	17.0%	6,211	13.1%	256	23.5%	8,902	18.7%	
<i>Low/Moderate Total</i>	194	17.8%	6,581	13.8%	412	37.8%	12,604	26.5%	
Middle	640	58.7%	28,229	59.4%	271	24.9%	11,167	23.5%	
Upper	256	23.5%	12,748	26.8%	365	33.5%	21,070	44.3%	
Unknown	0	0.0%	0	0.0%	42	3.9%	2,717	5.7%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	1,090	100.0%	47,558	100.0%	1,090	100.0%	47,558	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	4	36.4%	3,560	4.5%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	4	36.4%	3,560	4.5%	0	0.0%	0	0.0%	
Middle	6	54.5%	41,054	52.2%	0	0.0%	0	0.0%	
Upper	1	9.1%	34,000	43.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	11	100.0%	78,614	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	11	100.0%	78,614	100.0%	11	100.0%	78,614	100.0%	
HMDA Totals									
Low	239	1.2%	15,324	0.8%	2,454	12.6%	150,993	7.6%	
Moderate	3,993	20.5%	249,453	12.5%	4,344	22.3%	333,858	16.7%	
<i>Low/Moderate Total</i>	4,232	21.7%	264,777	13.3%	6,798	34.9%	484,851	24.3%	
Middle	10,685	54.8%	1,104,841	55.3%	4,225	21.7%	402,921	20.2%	
Upper	4,587	23.5%	627,743	31.4%	5,506	28.2%	752,942	37.7%	
Unknown	0	0.0%	0	0.0%	2,975	15.3%	356,647	17.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	19,504	100.0%	1,997,361	100.0%	19,504	100.0%	1,997,361	100.0%	

CRA Loan Distribution Table

South Bend, IN & MI Multi-State MSA 43780 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.7%	100	0.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	42	31.3%	7,526	26.5%	0	0.0%	0	0.0%	5	50.0%	788	58.9%
<i>Low/Moderate Total</i>	43	32.1%	7,626	26.9%	0	0.0%	0	0.0%	5	50.0%	788	58.9%
Middle	71	53.0%	11,713	41.3%	9	100.0%	1,055	100.0%	4	40.0%	349	26.1%
Upper	20	14.9%	9,026	31.8%	0	0.0%	0	0.0%	1	10.0%	200	15.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	134	100.0%	28,365	100.0%	9	100.0%	1,055	100.0%	10	100.0%	1,337	100.0%
By Revenue												
Total \$1 Million or Less	58	43.3%	8,144	28.7%	7	77.8%	655	62.1%	8	80.0%	937	70.1%
Over \$1 Million	51	38.1%	14,939	52.7%	2	22.2%	400	37.9%	1	10.0%	200	15.0%
Not Known	25	18.7%	5,282	18.6%	0	0.0%	0	0.0%	1	10.0%	200	15.0%
<i>Total</i>	134	100.0%	28,365	100.0%	9	100.0%	1,055	100.0%	10	100.0%	1,337	100.0%
By Loan Size												
\$100,000 or less	69	51.5%	3,435	12.1%	5	55.6%	205	19.4%	4	40.0%	174	13.0%
\$100,001 - \$250,000	24	17.9%	4,453	15.7%	4	44.4%	850	80.6%	5	50.0%	911	68.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	41	30.6%	20,477	72.2%	0	0.0%	0	0.0%	1	10.0%	252	18.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	134	100.0%	28,365	100.0%	9	100.0%	1,055	100.0%	10	100.0%	1,337	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	37	63.8%	1,474	18.1%	5	71.4%	205	31.3%	4	50.0%	174	18.6%
\$100,001 - \$250,000	8	13.8%	1,351	16.6%	2	28.6%	450	68.7%	3	37.5%	511	54.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	22.4%	5,319	65.3%	0	0.0%	0	0.0%	1	12.5%	252	26.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	58	100.0%	8,144	100.0%	7	100.0%	655	100.0%	8	100.0%	937	100.0%

CRA Loan Distribution Table

South Bend, IN & MI Multi-State MSA 43780 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	28	33.7%	5,802	33.6%	0	0.0%	0	0.0%	2	33.3%	66	3.5%
<i>Low/Moderate Total</i>	28	33.7%	5,802	33.6%	0	0.0%	0	0.0%	2	33.3%	66	3.5%
Middle	44	53.0%	7,690	44.6%	14	100.0%	1,710	100.0%	3	50.0%	819	43.4%
Upper	11	13.3%	3,756	21.8%	0	0.0%	0	0.0%	1	16.7%	1,000	53.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	83	100.0%	17,248	100.0%	14	100.0%	1,710	100.0%	6	100.0%	1,885	100.0%
By Revenue												
Total \$1 Million or Less	33	39.8%	3,789	22.0%	13	92.9%	1,510	88.3%	3	50.0%	266	14.1%
Over \$1 Million	35	42.2%	10,894	63.2%	1	7.1%	200	11.7%	2	33.3%	1,169	62.0%
Not Known	15	18.1%	2,565	14.9%	0	0.0%	0	0.0%	1	16.7%	450	23.9%
<i>Total</i>	83	100.0%	17,248	100.0%	14	100.0%	1,710	100.0%	6	100.0%	1,885	100.0%
By Loan Size												
\$100,000 or less	42	50.6%	2,236	13.0%	8	57.1%	460	26.9%	2	33.3%	66	3.5%
\$100,001 - \$250,000	17	20.5%	3,199	18.5%	6	42.9%	1,250	73.1%	2	33.3%	369	19.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	28.9%	11,813	68.5%	0	0.0%	0	0.0%	2	33.3%	1,450	76.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	83	100.0%	17,248	100.0%	14	100.0%	1,710	100.0%	6	100.0%	1,885	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	23	69.7%	868	22.9%	8	61.5%	460	30.5%	2	66.7%	66	24.8%
\$100,001 - \$250,000	3	9.1%	515	13.6%	5	38.5%	1,050	69.5%	1	33.3%	200	75.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	21.2%	2,406	63.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	33	100.0%	3,789	100.0%	13	100.0%	1,510	100.0%	3	100.0%	266	100.0%

Peer Group CRA Loan Distribution Table

South Bend, IN & MI Multi-State MSA 43780 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	73	1.1%	5,374	2.2%	1	0.5%	1	0.0%
Moderate	1,470	22.4%	61,819	25.1%	1	0.5%	35	0.3%
<i>Low/Moderate Total</i>	1,543	23.5%	67,193	27.3%	2	0.9%	36	0.3%
Middle	3,443	52.5%	124,198	50.4%	191	90.1%	10,871	94.2%
Upper	1,395	21.3%	53,269	21.6%	18	8.5%	622	5.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	176	2.7%	1,522	0.6%	1	0.5%	12	0.1%
<i>Total</i>	6,557	100.0%	246,182	100.0%	212	100.0%	11,541	100.0%
	By Revenue							
Total \$1 Million or Less	2,961	45.2%	110,543	44.9%	188	88.7%	10,271	89.0%
	By Loan Size							
\$100,000 or Less	6,050	92.3%	73,734	30.0%	183	86.3%	5,355	46.4%
\$100,001 - \$250,000	249	3.8%	43,602	17.7%	22	10.4%	3,531	30.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	258	3.9%	128,846	52.3%	7	3.3%	2,655	23.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6,557	100.0%	246,182	100.0%	212	100.0%	11,541	100.0%

HMDA Loan Distribution Table

State of Michigan (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	215	1.7%	14,044	0.7%	745	5.8%	59,570	2.9%
Moderate	1,779	13.8%	173,122	8.5%	1,780	13.8%	191,499	9.4%
<i>Low/Moderate Total</i>	<i>1,994</i>	<i>15.4%</i>	<i>187,166</i>	<i>9.2%</i>	<i>2,525</i>	<i>19.5%</i>	<i>251,069</i>	<i>12.3%</i>
Middle	7,754	60.0%	1,110,502	54.4%	1,472	11.4%	188,185	9.2%
Upper	3,171	24.5%	741,977	36.4%	2,384	18.5%	546,199	26.8%
Unknown	0	0.0%	0	0.0%	6,538	50.6%	1,054,192	51.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12,919</i>	<i>100.0%</i>	<i>2,039,645</i>	<i>100.0%</i>	<i>12,919</i>	<i>100.0%</i>	<i>2,039,645</i>	<i>100.0%</i>
Refinance								
Low	132	1.0%	8,354	0.4%	619	4.7%	47,721	2.4%
Moderate	1,521	11.6%	143,079	7.2%	1,506	11.5%	148,193	7.5%
<i>Low/Moderate Total</i>	<i>1,653</i>	<i>12.6%</i>	<i>151,433</i>	<i>7.6%</i>	<i>2,125</i>	<i>16.2%</i>	<i>195,914</i>	<i>9.9%</i>
Middle	7,898	60.4%	1,094,131	55.3%	1,874	14.3%	223,887	11.3%
Upper	3,530	27.0%	734,333	37.1%	2,795	21.4%	561,681	28.4%
Unknown	0	0.0%	0	0.0%	6,287	48.1%	998,415	50.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>13,081</i>	<i>100.0%</i>	<i>1,979,897</i>	<i>100.0%</i>	<i>13,081</i>	<i>100.0%</i>	<i>1,979,897</i>	<i>100.0%</i>
Home Improvement								
Low	15	1.6%	491	0.6%	94	9.9%	1,640	2.0%
Moderate	123	13.0%	5,273	6.5%	185	19.6%	4,716	5.8%
<i>Low/Moderate Total</i>	<i>138</i>	<i>14.6%</i>	<i>5,764</i>	<i>7.1%</i>	<i>279</i>	<i>29.5%</i>	<i>6,356</i>	<i>7.8%</i>
Middle	582	61.5%	35,444	43.6%	229	24.2%	6,948	8.6%
Upper	226	23.9%	40,005	49.3%	343	36.3%	34,277	42.2%
Unknown	0	0.0%	0	0.0%	95	10.0%	33,632	41.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>946</i>	<i>100.0%</i>	<i>81,213</i>	<i>100.0%</i>	<i>946</i>	<i>100.0%</i>	<i>81,213</i>	<i>100.0%</i>
Multi-Family								
Low	2	12.5%	1,349	7.3%	0	0.0%	0	0.0%
Moderate	5	31.3%	7,048	38.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>43.8%</i>	<i>8,397</i>	<i>45.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	7	43.8%	5,255	28.6%	0	0.0%	0	0.0%
Upper	2	12.5%	4,744	25.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	16	100.0%	18,396	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>18,396</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>18,396</i>	<i>100.0%</i>
HMDA Totals								
Low	364	1.4%	24,238	0.6%	1,458	5.4%	108,931	2.6%
Moderate	3,428	12.7%	328,522	8.0%	3,471	12.9%	344,408	8.4%
<i>Low/Moderate Total</i>	<i>3,792</i>	<i>14.1%</i>	<i>352,760</i>	<i>8.6%</i>	<i>4,929</i>	<i>18.3%</i>	<i>453,339</i>	<i>11.0%</i>
Middle	16,241	60.2%	2,245,332	54.5%	3,575	13.3%	419,020	10.2%
Upper	6,929	25.7%	1,521,059	36.9%	5,522	20.5%	1,142,157	27.7%
Unknown	0	0.0%	0	0.0%	12,936	48.0%	2,104,635	51.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>26,962</i>	<i>100.0%</i>	<i>4,119,151</i>	<i>100.0%</i>	<i>26,962</i>	<i>100.0%</i>	<i>4,119,151</i>	<i>100.0%</i>

HMDA Loan Distribution Table

State of Michigan (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	136	1.2%	12,395	0.7%	689	6.0%	53,905	3.1%
Moderate	1,403	12.2%	126,298	7.3%	1,568	13.7%	158,548	9.2%
<i>Low/Moderate Total</i>	<i>1,539</i>	<i>13.4%</i>	<i>138,693</i>	<i>8.0%</i>	<i>2,257</i>	<i>19.7%</i>	<i>212,453</i>	<i>12.3%</i>
Middle	6,826	59.5%	939,360	54.4%	1,399	12.2%	169,658	9.8%
Upper	3,100	27.0%	649,237	37.6%	2,225	19.4%	468,394	27.1%
Unknown	3	0.0%	182	0.0%	5,587	48.7%	876,967	50.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>11,468</i>	<i>100.0%</i>	<i>1,727,472</i>	<i>100.0%</i>	<i>11,468</i>	<i>100.0%</i>	<i>1,727,472</i>	<i>100.0%</i>
Refinance								
Low	109	0.9%	7,074	0.4%	602	5.0%	43,229	2.4%
Moderate	1,415	11.8%	133,557	7.5%	1,531	12.7%	149,930	8.5%
<i>Low/Moderate Total</i>	<i>1,524</i>	<i>12.7%</i>	<i>140,631</i>	<i>7.9%</i>	<i>2,133</i>	<i>17.7%</i>	<i>193,159</i>	<i>10.9%</i>
Middle	7,171	59.6%	949,851	53.6%	1,865	15.5%	217,773	12.3%
Upper	3,332	27.7%	682,250	38.5%	2,576	21.4%	498,156	28.1%
Unknown	0	0.0%	0	0.0%	5,453	45.3%	863,644	48.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12,027</i>	<i>100.0%</i>	<i>1,772,732</i>	<i>100.0%</i>	<i>12,027</i>	<i>100.0%</i>	<i>1,772,732</i>	<i>100.0%</i>
Home Improvement								
Low	6	0.8%	179	0.2%	69	9.0%	1,731	2.0%
Moderate	87	11.3%	3,755	4.4%	128	16.7%	3,682	4.3%
<i>Low/Moderate Total</i>	<i>93</i>	<i>12.1%</i>	<i>3,934</i>	<i>4.6%</i>	<i>197</i>	<i>25.7%</i>	<i>5,413</i>	<i>6.3%</i>
Middle	461	60.1%	40,518	47.2%	202	26.3%	7,927	9.2%
Upper	213	27.8%	41,345	48.2%	273	35.6%	38,597	45.0%
Unknown	0	0.0%	0	0.0%	95	12.4%	33,860	39.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>767</i>	<i>100.0%</i>	<i>85,797</i>	<i>100.0%</i>	<i>767</i>	<i>100.0%</i>	<i>85,797</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	20	4.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>25.0%</i>	<i>20</i>	<i>4.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	25.0%	125	25.2%	0	0.0%	0	0.0%
Upper	2	50.0%	352	70.8%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	497	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>497</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>497</i>	<i>100.0%</i>
HMDA Totals								
Low	251	1.0%	19,648	0.5%	1,360	5.6%	98,865	2.8%
Moderate	2,906	12.0%	263,630	7.4%	3,227	13.3%	312,160	8.7%
<i>Low/Moderate Total</i>	<i>3,157</i>	<i>13.0%</i>	<i>283,278</i>	<i>7.9%</i>	<i>4,587</i>	<i>18.9%</i>	<i>411,025</i>	<i>11.5%</i>
Middle	14,459	59.6%	1,929,854	53.8%	3,466	14.3%	395,358	11.0%
Upper	6,647	27.4%	1,373,184	38.3%	5,074	20.9%	1,005,147	28.0%
Unknown	3	0.0%	182	0.0%	11,139	45.9%	1,774,968	49.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>24,266</i>	<i>100.0%</i>	<i>3,586,498</i>	<i>100.0%</i>	<i>24,266</i>	<i>100.0%</i>	<i>3,586,498</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

State of Michigan (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	5,587	2.1%	443,311	1.3%	23,710	8.9%	1,903,754	5.5%	
Moderate	47,755	17.9%	4,016,423	11.6%	60,843	22.8%	6,028,099	17.4%	
<i>Low/Moderate Total</i>	<i>53,342</i>	<i>20.0%</i>	<i>4,459,734</i>	<i>12.9%</i>	<i>84,553</i>	<i>31.7%</i>	<i>7,931,853</i>	<i>22.9%</i>	
Middle	142,253	53.4%	17,305,531	49.9%	62,624	23.5%	7,653,458	22.1%	
Upper	70,757	26.6%	12,889,384	37.2%	69,500	26.1%	12,719,574	36.7%	
Unknown	100	0.0%	12,962	0.0%	49,775	18.7%	6,362,726	18.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>266,452</i>	<i>100.0%</i>	<i>34,667,611</i>	<i>100.0%</i>	<i>266,452</i>	<i>100.0%</i>	<i>34,667,611</i>	<i>100.0%</i>	
	Refinance								
Low	6,318	1.8%	469,149	1.0%	30,268	8.9%	2,462,959	5.2%	
Moderate	56,132	16.4%	5,010,964	10.5%	69,843	20.4%	7,335,612	15.4%	
<i>Low/Moderate Total</i>	<i>62,450</i>	<i>18.3%</i>	<i>5,480,113</i>	<i>11.5%</i>	<i>100,111</i>	<i>29.3%</i>	<i>9,798,571</i>	<i>20.5%</i>	
Middle	185,569	54.3%	23,951,242	50.2%	82,320	24.1%	10,587,059	22.2%	
Upper	93,693	27.4%	18,273,210	38.3%	93,109	27.2%	17,884,378	37.5%	
Unknown	24	0.0%	3,665	0.0%	66,196	19.4%	9,438,222	19.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>341,736</i>	<i>100.0%</i>	<i>47,708,230</i>	<i>100.0%</i>	<i>341,736</i>	<i>100.0%</i>	<i>47,708,230</i>	<i>100.0%</i>	
	Home Improvement								
Low	745	2.4%	25,883	1.5%	4,200	13.6%	130,056	7.6%	
Moderate	5,290	17.1%	217,202	12.7%	7,597	24.5%	308,115	17.9%	
<i>Low/Moderate Total</i>	<i>6,035</i>	<i>19.5%</i>	<i>243,085</i>	<i>14.2%</i>	<i>11,797</i>	<i>38.1%</i>	<i>438,171</i>	<i>25.5%</i>	
Middle	17,447	56.4%	886,760	51.7%	8,550	27.6%	408,574	23.8%	
Upper	7,475	24.1%	586,797	34.2%	9,352	30.2%	697,611	40.6%	
Unknown	3	0.0%	71	0.0%	1,261	4.1%	172,357	10.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>30,960</i>	<i>100.0%</i>	<i>1,716,713</i>	<i>100.0%</i>	<i>30,960</i>	<i>100.0%</i>	<i>1,716,713</i>	<i>100.0%</i>	
	Multi-Family								
Low	56	11.9%	37,106	4.6%	0	0.0%	0	0.0%	
Moderate	138	29.4%	237,399	29.7%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>194</i>	<i>41.3%</i>	<i>274,505</i>	<i>34.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	220	46.8%	416,817	52.2%	0	0.0%	0	0.0%	
Upper	55	11.7%	105,023	13.1%	0	0.0%	0	0.0%	
Unknown	1	0.2%	2,500	0.3%	470	100.0%	798,845	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>470</i>	<i>100.0%</i>	<i>798,845</i>	<i>100.0%</i>	<i>470</i>	<i>100.0%</i>	<i>798,845</i>	<i>100.0%</i>	
	HMDA Totals								
Low	12,706	2.0%	975,449	1.1%	58,178	9.1%	4,496,769	5.3%	
Moderate	109,315	17.1%	9,481,988	11.2%	138,283	21.6%	13,671,826	16.1%	
<i>Low/Moderate Total</i>	<i>122,021</i>	<i>19.1%</i>	<i>10,457,437</i>	<i>12.3%</i>	<i>196,461</i>	<i>30.7%</i>	<i>18,168,595</i>	<i>21.4%</i>	
Middle	345,489	54.0%	42,560,350	50.1%	153,494	24.0%	18,649,091	22.0%	
Upper	171,980	26.9%	31,854,414	37.5%	171,961	26.9%	31,301,563	36.9%	
Unknown	128	0.0%	19,198	0.0%	117,702	18.4%	16,772,150	19.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>639,618</i>	<i>100.0%</i>	<i>84,891,399</i>	<i>100.0%</i>	<i>639,618</i>	<i>100.0%</i>	<i>84,891,399</i>	<i>100.0%</i>	

CRA Loan Distribution Table

State of Michigan (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	228	2.7%	47,790	2.8%	0	0.0%	0	0.0%	17	1.9%	3,881	2.3%
Moderate	1,205	14.5%	263,938	15.3%	2	3.9%	92	1.9%	126	14.0%	21,711	13.0%
<i>Low/Moderate Total</i>	<i>1,433</i>	<i>17.3%</i>	<i>311,728</i>	<i>18.0%</i>	<i>2</i>	<i>3.9%</i>	<i>92</i>	<i>1.9%</i>	<i>143</i>	<i>15.9%</i>	<i>25,592</i>	<i>15.3%</i>
Middle	4,532	54.6%	906,015	52.4%	44	86.3%	4,283	88.4%	488	54.2%	83,772	50.2%
Upper	2,299	27.7%	502,760	29.1%	5	9.8%	470	9.7%	267	29.6%	57,375	34.4%
Unknown	32	0.4%	7,441	0.4%	0	0.0%	0	0.0%	3	0.3%	260	0.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8,296</i>	<i>100.0%</i>	<i>1,727,944</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,845</i>	<i>100.0%</i>	<i>901</i>	<i>100.0%</i>	<i>166,999</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	3,933	47.4%	617,224	35.7%	35	68.6%	2,554	52.7%	563	62.5%	88,055	52.7%
Over \$1 Million	3,067	37.0%	878,256	50.8%	6	11.8%	1,226	25.3%	196	21.8%	52,557	31.5%
Not Known	1,296	15.6%	232,464	13.5%	10	19.6%	1,065	22.0%	142	15.8%	26,387	15.8%
<i>Total</i>	<i>8,296</i>	<i>100.0%</i>	<i>1,727,944</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,845</i>	<i>100.0%</i>	<i>901</i>	<i>100.0%</i>	<i>166,999</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	4,110	49.5%	208,385	12.1%	35	68.6%	1,544	31.9%	438	48.6%	24,798	14.8%
\$100,001 - \$250,000	2,075	25.0%	381,605	22.1%	14	27.5%	2,401	49.6%	278	30.9%	49,820	29.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2,111	25.4%	1,137,954	65.9%	2	3.9%	900	18.6%	185	20.5%	92,381	55.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8,296</i>	<i>100.0%</i>	<i>1,727,944</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,845</i>	<i>100.0%</i>	<i>901</i>	<i>100.0%</i>	<i>166,999</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	2,338	59.4%	113,016	18.3%	28	80.0%	1,169	45.8%	314	55.8%	17,621	20.0%
\$100,001 - \$250,000	931	23.7%	165,763	26.9%	6	17.1%	985	38.6%	163	29.0%	28,452	32.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	664	16.9%	338,445	54.8%	1	2.9%	400	15.7%	86	15.3%	41,982	47.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,933</i>	<i>100.0%</i>	<i>617,224</i>	<i>100.0%</i>	<i>35</i>	<i>100.0%</i>	<i>2,554</i>	<i>100.0%</i>	<i>563</i>	<i>100.0%</i>	<i>88,055</i>	<i>100.0%</i>

CRA Loan Distribution Table

State of Michigan (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	198	2.8%	45,448	2.9%	0	0.0%	0	0.0%	13	2.0%	3,201	2.6%
Moderate	1,038	14.9%	244,329	15.7%	4	8.9%	1,016	14.3%	83	13.0%	18,820	15.2%
<i>Low/Moderate Total</i>	<i>1,236</i>	<i>17.7%</i>	<i>289,777</i>	<i>18.6%</i>	<i>4</i>	<i>8.9%</i>	<i>1,016</i>	<i>14.3%</i>	<i>96</i>	<i>15.0%</i>	<i>22,021</i>	<i>17.7%</i>
Middle	3,704	53.1%	784,415	50.4%	36	80.0%	5,461	76.8%	352	55.0%	60,400	48.6%
Upper	2,006	28.8%	474,401	30.5%	5	11.1%	631	8.9%	188	29.4%	41,131	33.1%
Unknown	26	0.4%	7,579	0.5%	0	0.0%	0	0.0%	4	0.6%	614	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,972</i>	<i>100.0%</i>	<i>1,556,172</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>	<i>7,108</i>	<i>100.0%</i>	<i>640</i>	<i>100.0%</i>	<i>124,166</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	3,159	45.3%	536,836	34.5%	25	55.6%	2,682	37.7%	409	63.9%	60,624	48.8%
Over \$1 Million	2,704	38.8%	822,866	52.9%	10	22.2%	2,480	34.9%	138	21.6%	43,482	35.0%
Not Known	1,109	15.9%	196,470	12.6%	10	22.2%	1,946	27.4%	93	14.5%	20,060	16.2%
<i>Total</i>	<i>6,972</i>	<i>100.0%</i>	<i>1,556,172</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>	<i>7,108</i>	<i>100.0%</i>	<i>640</i>	<i>100.0%</i>	<i>124,166</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	3,242	46.5%	177,261	11.4%	23	51.1%	1,101	15.5%	285	44.5%	16,372	13.2%
\$100,001 - \$250,000	1,817	26.1%	335,511	21.6%	13	28.9%	2,490	35.0%	215	33.6%	36,327	29.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,913	27.4%	1,043,400	67.0%	9	20.0%	3,517	49.5%	140	21.9%	71,467	57.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,972</i>	<i>100.0%</i>	<i>1,556,172</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>	<i>7,108</i>	<i>100.0%</i>	<i>640</i>	<i>100.0%</i>	<i>124,166</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	1,746	55.3%	94,900	17.7%	16	64.0%	802	29.9%	212	51.8%	12,534	20.7%
\$100,001 - \$250,000	821	26.0%	145,502	27.1%	8	32.0%	1,580	58.9%	148	36.2%	24,696	40.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	592	18.7%	296,434	55.2%	1	4.0%	300	11.2%	49	12.0%	23,394	38.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,159</i>	<i>100.0%</i>	<i>536,836</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>2,682</i>	<i>100.0%</i>	<i>409</i>	<i>100.0%</i>	<i>60,624</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

State of Michigan (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	6,155	3.0%	382,593	4.4%	14	0.7%	155	0.2%
Moderate	31,015	14.9%	1,527,374	17.7%	172	9.0%	5,127	6.5%
<i>Low/Moderate Total</i>	37,170	17.9%	1,909,967	22.1%	186	9.7%	5,282	6.6%
Middle	107,860	51.9%	4,259,387	49.3%	1,356	70.8%	59,520	74.9%
Upper	58,598	28.2%	2,399,751	27.8%	337	17.6%	14,116	17.8%
Unknown	409	0.2%	29,841	0.3%	2	0.1%	42	0.1%
Tract Unknown	3,701	1.8%	42,599	0.5%	33	1.7%	501	0.6%
<i>Total</i>	207,738	100.0%	8,641,545	100.0%	1,914	100.0%	79,461	100.0%
	By Revenue							
Total \$1 Million or Less	91,109	43.9%	3,612,439	41.8%	1,459	76.2%	51,673	65.0%
	By Loan Size							
\$100,000 or Less	191,032	92.0%	2,344,391	27.1%	1,702	88.9%	25,782	32.4%
\$100,001 - \$250,000	7,669	3.7%	1,374,612	15.9%	132	6.9%	23,598	29.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9,037	4.4%	4,922,542	57.0%	80	4.2%	30,081	37.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	207,738	100.0%	8,641,545	100.0%	1,914	100.0%	79,461	100.0%

HMDA Loan Distribution Table

Detroit/ Warren/Ann Arbor/Flint CSA 19804 47644 11460 22420 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	52	1.8%	5,632	1.0%	163	5.6%	13,275	2.4%
Moderate	606	20.8%	60,883	10.8%	369	12.6%	40,981	7.3%
<i>Low/Moderate Total</i>	658	22.5%	66,515	11.8%	532	18.2%	54,256	9.6%
Middle	1,408	48.2%	210,938	37.5%	377	12.9%	52,784	9.4%
Upper	854	29.2%	284,889	50.7%	528	18.1%	160,600	28.6%
Unknown	0	0.0%	0	0.0%	1,483	50.8%	294,702	52.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,920	100.0%	562,342	100.0%	2,920	100.0%	562,342	100.0%
Refinance								
Low	52	1.5%	3,892	0.6%	152	4.5%	14,222	2.3%
Moderate	541	16.0%	58,461	9.5%	367	10.9%	43,937	7.1%
<i>Low/Moderate Total</i>	593	17.5%	62,353	10.1%	519	15.4%	58,159	9.4%
Middle	1,639	48.5%	252,367	40.9%	461	13.6%	67,209	10.9%
Upper	1,147	33.9%	301,678	48.9%	663	19.6%	169,319	27.5%
Unknown	0	0.0%	0	0.0%	1,736	51.4%	321,711	52.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,379	100.0%	616,398	100.0%	3,379	100.0%	616,398	100.0%
Home Improvement								
Low	2	1.2%	22	0.1%	23	13.6%	425	1.4%
Moderate	25	14.8%	1,149	3.8%	28	16.6%	677	2.2%
<i>Low/Moderate Total</i>	27	16.0%	1,171	3.9%	51	30.2%	1,102	3.7%
Middle	75	44.4%	5,173	17.2%	37	21.9%	1,513	5.0%
Upper	67	39.6%	23,818	79.0%	61	36.1%	13,108	43.5%
Unknown	0	0.0%	0	0.0%	20	11.8%	14,439	47.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	169	100.0%	30,162	100.0%	169	100.0%	30,162	100.0%
Multi-Family								
Low	2	33.3%	1,349	9.1%	0	0.0%	0	0.0%
Moderate	1	16.7%	6,300	42.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	50.0%	7,649	51.7%	0	0.0%	0	0.0%
Middle	1	16.7%	2,400	16.2%	0	0.0%	0	0.0%
Upper	2	33.3%	4,744	32.1%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	14,793	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	14,793	100.0%	6	100.0%	14,793	100.0%
HMDA Totals								
Low	108	1.7%	10,895	0.9%	338	5.2%	27,922	2.3%
Moderate	1,173	18.1%	126,793	10.4%	764	11.8%	85,595	7.0%
<i>Low/Moderate Total</i>	1,281	19.8%	137,688	11.3%	1,102	17.0%	113,517	9.3%
Middle	3,123	48.2%	470,878	38.5%	875	13.5%	121,506	9.9%
Upper	2,070	32.0%	615,129	50.3%	1,252	19.3%	343,027	28.0%
Unknown	0	0.0%	0	0.0%	3,245	50.1%	645,645	52.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,474	100.0%	1,223,695	100.0%	6,474	100.0%	1,223,695	100.0%

HMDA Loan Distribution Table

Detroit/Warren/Ann Arbor/Flint CSA 19804 47644 11460 22420 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	55	2.3%	6,032	1.4%	150	6.3%	11,795	2.8%
Moderate	365	15.3%	35,278	8.3%	322	13.5%	34,986	8.3%
<i>Low/Moderate Total</i>	420	17.6%	41,310	9.8%	472	19.8%	46,781	11.1%
Middle	1,180	49.4%	176,745	41.8%	303	12.7%	42,140	10.0%
Upper	785	32.9%	204,412	48.4%	455	19.1%	120,142	28.4%
Unknown	3	0.1%	182	0.0%	1,158	48.5%	213,586	50.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,388	100.0%	422,649	100.0%	2,388	100.0%	422,649	100.0%
Refinance								
Low	43	1.3%	3,300	0.5%	175	5.1%	13,804	2.2%
Moderate	484	14.1%	50,053	8.0%	407	11.9%	44,660	7.2%
<i>Low/Moderate Total</i>	527	15.4%	53,353	8.5%	582	17.0%	58,464	9.4%
Middle	1,674	48.8%	252,592	40.5%	533	15.5%	71,061	11.4%
Upper	1,227	35.8%	318,382	51.0%	707	20.6%	183,638	29.4%
Unknown	0	0.0%	0	0.0%	1,606	46.8%	311,164	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	3,428	100.0%	624,327	100.0%	3,428	100.0%	624,327	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	14	7.4%	339	0.9%
Moderate	27	14.2%	1,526	3.9%	29	15.3%	781	2.0%
<i>Low/Moderate Total</i>	27	14.2%	1,526	3.9%	43	22.6%	1,120	2.8%
Middle	85	44.7%	10,010	25.3%	45	23.7%	1,586	4.0%
Upper	78	41.1%	27,982	70.8%	75	39.5%	19,141	48.4%
Unknown	0	0.0%	0	0.0%	27	14.2%	17,671	44.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	190	100.0%	39,518	100.0%	190	100.0%	39,518	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	125	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	125	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	125	100.0%	1	100.0%	125	100.0%
HMDA Totals								
Low	98	1.6%	9,332	0.9%	339	5.6%	25,938	2.4%
Moderate	876	14.6%	86,857	8.0%	758	12.6%	80,427	7.4%
<i>Low/Moderate Total</i>	974	16.2%	96,189	8.9%	1,097	18.3%	106,365	9.8%
Middle	2,940	48.9%	439,472	40.4%	881	14.7%	114,787	10.6%
Upper	2,090	34.8%	550,776	50.7%	1,237	20.6%	322,921	29.7%
Unknown	3	0.0%	182	0.0%	2,792	46.5%	542,546	49.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6,007	100.0%	1,086,619	100.0%	6,007	100.0%	1,086,619	100.0%

Peer Group HMDA Loan Distribution Table

Detroit/Warren/Ann Arbor/Flint, MI CSA 19820 47644 11460 22420 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	4,125	2.5%	349,454	1.5%	14,671	8.8%	1,251,419	5.4%	
Moderate	33,485	20.0%	2,907,034	12.6%	38,854	23.2%	4,073,116	17.6%	
<i>Low/Moderate Total</i>	<i>37,610</i>	<i>22.5%</i>	<i>3,256,488</i>	<i>14.1%</i>	<i>53,525</i>	<i>32.0%</i>	<i>5,324,535</i>	<i>23.0%</i>	
Middle	80,075	47.9%	10,189,323	44.1%	41,121	24.6%	5,335,828	23.1%	
Upper	49,333	29.5%	9,657,192	41.8%	43,309	25.9%	8,477,221	36.7%	
Unknown	97	0.1%	12,732	0.1%	29,160	17.4%	3,978,151	17.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>167,115</i>	<i>100.0%</i>	<i>23,115,735</i>	<i>100.0%</i>	<i>167,115</i>	<i>100.0%</i>	<i>23,115,735</i>	<i>100.0%</i>	
Refinance									
Low	4,534	2.1%	357,785	1.1%	18,958	8.7%	1,641,783	5.1%	
Moderate	39,188	18.1%	3,596,484	11.1%	44,506	20.5%	4,948,770	15.3%	
<i>Low/Moderate Total</i>	<i>43,722</i>	<i>20.2%</i>	<i>3,954,269</i>	<i>12.2%</i>	<i>63,464</i>	<i>29.3%</i>	<i>6,590,553</i>	<i>20.4%</i>	
Middle	104,987	48.4%	14,133,346	43.7%	53,172	24.5%	7,303,528	22.6%	
Upper	68,077	31.4%	14,242,175	44.0%	59,604	27.5%	12,249,625	37.9%	
Unknown	19	0.0%	3,144	0.0%	40,565	18.7%	6,189,228	19.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>216,805</i>	<i>100.0%</i>	<i>32,332,934</i>	<i>100.0%</i>	<i>216,805</i>	<i>100.0%</i>	<i>32,332,934</i>	<i>100.0%</i>	
Home Improvement									
Low	538	3.2%	19,310	1.9%	2,284	13.5%	75,781	7.3%	
Moderate	3,322	19.6%	142,815	13.8%	4,173	24.6%	184,490	17.8%	
<i>Low/Moderate Total</i>	<i>3,860</i>	<i>22.8%</i>	<i>162,125</i>	<i>15.6%</i>	<i>6,457</i>	<i>38.1%</i>	<i>260,271</i>	<i>25.1%</i>	
Middle	8,256	48.7%	451,052	43.5%	4,632	27.4%	240,943	23.2%	
Upper	4,817	28.4%	423,501	40.8%	5,066	29.9%	428,281	41.3%	
Unknown	3	0.0%	71	0.0%	781	4.6%	107,254	10.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>16,936</i>	<i>100.0%</i>	<i>1,036,749</i>	<i>100.0%</i>	<i>16,936</i>	<i>100.0%</i>	<i>1,036,749</i>	<i>100.0%</i>	
Multi-Family									
Low	39	14.3%	22,866	4.6%	0	0.0%	0	0.0%	
Moderate	85	31.1%	177,902	35.5%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>124</i>	<i>45.4%</i>	<i>200,768</i>	<i>40.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	113	41.4%	224,520	44.8%	0	0.0%	0	0.0%	
Upper	35	12.8%	73,005	14.6%	0	0.0%	0	0.0%	
Unknown	1	0.4%	2,500	0.5%	273	100.0%	500,793	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>273</i>	<i>100.0%</i>	<i>500,793</i>	<i>100.0%</i>	<i>273</i>	<i>100.0%</i>	<i>500,793</i>	<i>100.0%</i>	
HMDA Totals									
Low	9,236	2.3%	749,415	1.3%	35,913	9.0%	2,968,983	5.2%	
Moderate	76,080	19.0%	6,824,235	12.0%	87,533	21.8%	9,206,376	16.2%	
<i>Low/Moderate Total</i>	<i>85,316</i>	<i>21.3%</i>	<i>7,573,650</i>	<i>13.3%</i>	<i>123,446</i>	<i>30.8%</i>	<i>12,175,359</i>	<i>21.4%</i>	
Middle	193,431	48.2%	24,998,241	43.9%	98,925	24.7%	12,880,299	22.6%	
Upper	122,262	30.5%	24,395,873	42.8%	107,979	26.9%	21,155,127	37.1%	
Unknown	120	0.0%	18,447	0.0%	70,779	17.6%	10,775,426	18.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>401,129</i>	<i>100.0%</i>	<i>56,986,211</i>	<i>100.0%</i>	<i>401,129</i>	<i>100.0%</i>	<i>56,986,211</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Detroit/Warren/Ann Arbor/Flint MI MSA 19804 47644 11460 22420 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	68	3.1%	22,050	3.8%	0	0.0%	0	0.0%	7	3.2%	1,075	1.8%
Moderate	395	17.9%	108,351	18.4%	1	33.3%	80	46.5%	34	15.4%	8,478	14.2%
<i>Low/Moderate Total</i>	<i>463</i>	<i>21.0%</i>	<i>130,401</i>	<i>22.2%</i>	<i>1</i>	<i>33.3%</i>	<i>80</i>	<i>46.5%</i>	<i>41</i>	<i>18.6%</i>	<i>9,553</i>	<i>16.0%</i>
Middle	1,001	45.3%	260,425	44.3%	1	33.3%	17	9.9%	96	43.4%	24,691	41.3%
Upper	738	33.4%	193,352	32.9%	1	33.3%	75	43.6%	84	38.0%	25,542	42.7%
Unknown	6	0.3%	3,103	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,208</i>	<i>100.0%</i>	<i>587,281</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>172</i>	<i>100.0%</i>	<i>221</i>	<i>100.0%</i>	<i>59,786</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	973	44.1%	209,293	35.6%	2	66.7%	92	53.5%	105	47.5%	24,835	41.5%
Over \$1 Million	903	40.9%	295,759	50.4%	1	33.3%	80	46.5%	71	32.1%	21,584	36.1%
Not Known	332	15.0%	82,229	14.0%	0	0.0%	0	0.0%	45	20.4%	13,367	22.4%
<i>Total</i>	<i>2,208</i>	<i>100.0%</i>	<i>587,281</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>172</i>	<i>100.0%</i>	<i>221</i>	<i>100.0%</i>	<i>59,786</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	835	37.8%	47,425	8.1%	3	100.0%	172	100.0%	64	29.0%	4,076	6.8%
\$100,001 - \$250,000	619	28.0%	117,723	20.0%	0	0.0%	0	0.0%	80	36.2%	15,137	25.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	754	34.1%	422,133	71.9%	0	0.0%	0	0.0%	77	34.8%	40,573	67.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,208</i>	<i>100.0%</i>	<i>587,281</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>172</i>	<i>100.0%</i>	<i>221</i>	<i>100.0%</i>	<i>59,786</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	443	45.5%	24,464	11.7%	2	100.0%	92	100.0%	37	35.2%	2,262	9.1%
\$100,001 - \$250,000	280	28.8%	52,013	24.9%	0	0.0%	0	0.0%	36	34.3%	6,734	27.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	250	25.7%	132,816	63.5%	0	0.0%	0	0.0%	32	30.5%	15,839	63.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>973</i>	<i>100.0%</i>	<i>209,293</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>92</i>	<i>100.0%</i>	<i>105</i>	<i>100.0%</i>	<i>24,835</i>	<i>100.0%</i>

CRA Loan Distribution Table

Detroit/Warren/Ann Arbor/Flint MI CSA 19804 47644 11460 22420 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	71	3.4%	19,772	3.5%	0	0.0%	0	0.0%	5	3.3%	1,593	4.1%
Moderate	344	16.6%	99,213	17.4%	2	100.0%	495	100.0%	21	13.9%	6,878	17.6%
<i>Low/Moderate Total</i>	<i>415</i>	<i>20.0%</i>	<i>118,985</i>	<i>20.9%</i>	<i>2</i>	<i>100.0%</i>	<i>495</i>	<i>100.0%</i>	<i>26</i>	<i>17.2%</i>	<i>8,471</i>	<i>21.7%</i>
Middle	894	43.1%	233,474	41.0%	0	0.0%	0	0.0%	62	41.1%	14,603	37.3%
Upper	752	36.3%	213,368	37.4%	0	0.0%	0	0.0%	63	41.7%	16,038	41.0%
Unknown	12	0.6%	3,950	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,073</i>	<i>100.0%</i>	<i>569,777</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>495</i>	<i>100.0%</i>	<i>151</i>	<i>100.0%</i>	<i>39,112</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	880	42.5%	200,838	35.2%	0	0.0%	0	0.0%	85	56.3%	17,065	43.6%
Over \$1 Million	776	37.4%	272,205	47.8%	1	50.0%	45	9.1%	42	27.8%	14,130	36.1%
Not Known	417	20.1%	96,734	17.0%	1	50.0%	450	90.9%	24	15.9%	7,917	20.2%
<i>Total</i>	<i>2,073</i>	<i>100.0%</i>	<i>569,777</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>495</i>	<i>100.0%</i>	<i>151</i>	<i>100.0%</i>	<i>39,112</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	754	36.4%	43,048	7.6%	1	50.0%	45	9.1%	46	30.5%	3,057	7.8%
\$100,001 - \$250,000	578	27.9%	107,325	18.8%	0	0.0%	0	0.0%	54	35.8%	9,160	23.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	741	35.7%	419,404	73.6%	1	50.0%	450	90.9%	51	33.8%	26,895	68.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,073</i>	<i>100.0%</i>	<i>569,777</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>495</i>	<i>100.0%</i>	<i>151</i>	<i>100.0%</i>	<i>39,112</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	356	40.5%	21,510	10.7%	0	0.0%	0	0.0%	29	34.1%	1,987	11.6%
\$100,001 - \$250,000	278	31.6%	50,405	25.1%	0	0.0%	0	0.0%	37	43.5%	6,041	35.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	246	28.0%	128,923	64.2%	0	0.0%	0	0.0%	19	22.4%	9,037	53.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>880</i>	<i>100.0%</i>	<i>200,838</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>85</i>	<i>100.0%</i>	<i>17,065</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Detroit/Warren/Ann Arbor/Flint, MI CSA 19804 47644 11460 22420 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	4,386	3.7%	277,812	5.4%	7	1.6%	19	0.2%
Moderate	19,822	16.7%	1,012,916	19.8%	78	17.4%	896	9.5%
<i>Low/Moderate Total</i>	<i>24,208</i>	<i>20.3%</i>	<i>1,290,728</i>	<i>25.3%</i>	<i>85</i>	<i>18.9%</i>	<i>915</i>	<i>9.7%</i>
Middle	53,988	45.4%	2,241,075	43.9%	233	51.9%	4,716	49.9%
Upper	38,822	32.6%	1,530,244	30.0%	125	27.8%	3,758	39.8%
Unknown	251	0.2%	22,087	0.4%	2	0.4%	42	0.4%
Tract Unknown	1,706	1.4%	23,079	0.5%	4	0.9%	16	0.2%
<i>Total</i>	<i>118,975</i>	<i>100.0%</i>	<i>5,107,213</i>	<i>100.0%</i>	<i>449</i>	<i>100.0%</i>	<i>9,447</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	50,009	42.0%	1,919,696	37.6%	352	78.4%	5,565	58.9%
	By Loan Size							
\$100,000 or Less	109,475	92.0%	1,337,902	26.2%	424	94.4%	3,375	35.7%
\$100,001 - \$250,000	4,051	3.4%	739,824	14.5%	17	3.8%	2,947	31.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5,449	4.6%	3,029,487	59.3%	8	1.8%	3,125	33.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>118,975</i>	<i>100.0%</i>	<i>5,107,213</i>	<i>100.0%</i>	<i>449</i>	<i>100.0%</i>	<i>9,447</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Grand Rapids/Muskegon/Holland, MI CSA 24340 26100 34740 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	66	1.4%	3,740	0.5%	337	6.9%	28,016	4.0%
Moderate	562	11.5%	55,143	7.8%	790	16.2%	87,224	12.3%
<i>Low/Moderate Total</i>	628	12.9%	58,883	8.3%	1,127	23.1%	115,240	16.2%
Middle	3,129	64.2%	420,537	59.3%	539	11.1%	66,824	9.4%
Upper	1,114	22.9%	229,792	32.4%	732	15.0%	160,458	22.6%
Unknown	0	0.0%	0	0.0%	2,473	50.8%	366,690	51.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,871	100.0%	709,212	100.0%	4,871	100.0%	709,212	100.0%
Refinance								
Low	43	1.1%	2,268	0.4%	208	5.3%	15,396	2.9%
Moderate	457	11.6%	38,539	7.2%	517	13.1%	49,776	9.2%
<i>Low/Moderate Total</i>	500	12.7%	40,807	7.6%	725	18.4%	65,172	12.1%
Middle	2,516	63.8%	322,956	60.0%	594	15.1%	67,348	12.5%
Upper	925	23.5%	174,454	32.4%	770	19.5%	138,499	25.7%
Unknown	0	0.0%	0	0.0%	1,852	47.0%	267,198	49.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,941	100.0%	538,217	100.0%	3,941	100.0%	538,217	100.0%
Home Improvement								
Low	11	3.4%	67	0.3%	33	10.1%	493	2.5%
Moderate	43	13.1%	1,273	6.5%	74	22.6%	1,637	8.4%
<i>Low/Moderate Total</i>	54	16.5%	1,340	6.9%	107	32.6%	2,130	11.0%
Middle	205	62.5%	12,574	64.7%	82	25.0%	2,382	12.3%
Upper	69	21.0%	5,527	28.4%	113	34.5%	7,590	39.0%
Unknown	0	0.0%	0	0.0%	26	7.9%	7,339	37.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	328	100.0%	19,441	100.0%	328	100.0%	19,441	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	120	1.3%	6,075	0.5%	578	6.3%	43,905	3.5%
Moderate	1,062	11.6%	94,955	7.5%	1,381	15.1%	138,637	10.9%
<i>Low/Moderate Total</i>	1,182	12.9%	101,030	8.0%	1,959	21.4%	182,542	14.4%
Middle	5,850	64.0%	756,067	59.7%	1,215	13.3%	136,554	10.8%
Upper	2,108	23.1%	409,773	32.3%	1,615	17.7%	306,547	24.2%
Unknown	0	0.0%	0	0.0%	4,351	47.6%	641,227	50.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9,140	100.0%	1,266,870	100.0%	9,140	100.0%	1,266,870	100.0%

HMDA Loan Distribution Table

Grand Rapids/Muskegon/Holland, MI CSA 24340 26100 34740 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	38	0.8%	2,757	0.4%	330	7.0%	27,076	4.2%
Moderate	539	11.5%	47,499	7.3%	728	15.5%	74,248	11.4%
<i>Low/Moderate Total</i>	577	12.3%	50,256	7.7%	1,058	22.6%	101,324	15.5%
Middle	2,966	63.3%	384,193	58.9%	572	12.2%	66,260	10.2%
Upper	1,141	24.4%	217,411	33.4%	781	16.7%	151,084	23.2%
Unknown	0	0.0%	0	0.0%	2,273	48.5%	333,192	51.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,684	100.0%	651,860	100.0%	4,684	100.0%	651,860	100.0%
Refinance								
Low	37	1.1%	2,165	0.5%	199	5.8%	14,275	3.1%
Moderate	419	12.1%	39,420	8.6%	514	14.9%	51,406	11.2%
<i>Low/Moderate Total</i>	456	13.2%	41,585	9.0%	713	20.7%	65,681	14.3%
Middle	2,186	63.4%	282,254	61.4%	536	15.5%	63,027	13.7%
Upper	808	23.4%	135,858	29.6%	651	18.9%	107,338	23.3%
Unknown	0	0.0%	0	0.0%	1,550	44.9%	223,651	48.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,450	100.0%	459,697	100.0%	3,450	100.0%	459,697	100.0%
Home Improvement								
Low	5	2.5%	151	1.0%	18	9.0%	569	3.8%
Moderate	22	10.9%	673	4.5%	37	18.4%	962	6.5%
<i>Low/Moderate Total</i>	27	13.4%	824	5.5%	55	27.4%	1,531	10.3%
Middle	115	57.2%	9,599	64.5%	60	29.9%	2,156	14.5%
Upper	59	29.4%	4,452	29.9%	66	32.8%	6,208	41.7%
Unknown	0	0.0%	0	0.0%	20	10.0%	4,980	33.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	201	100.0%	14,875	100.0%	201	100.0%	14,875	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	80	1.0%	5,073	0.5%	547	6.6%	41,920	3.7%
Moderate	980	11.8%	87,592	7.8%	1,279	15.3%	126,616	11.2%
<i>Low/Moderate Total</i>	1,060	12.7%	92,665	8.2%	1,826	21.9%	168,536	15.0%
Middle	5,267	63.2%	676,046	60.0%	1,168	14.0%	131,443	11.7%
Upper	2,008	24.1%	357,721	31.8%	1,498	18.0%	264,630	23.5%
Unknown	0	0.0%	0	0.0%	3,843	46.1%	561,823	49.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	8,335	100.0%	1,126,432	100.0%	8,335	100.0%	1,126,432	100.0%

Peer Group HMDA Loan Distribution Table

Grand Rapids/Muskegon/Holland, MI CSA 24340 26100 34740 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	512	1.4%	32,338	0.8%	3,769	10.5%	298,261	7.1%	
Moderate	5,174	14.4%	416,071	9.9%	8,862	24.7%	834,961	19.9%	
<i>Low/Moderate Total</i>	<i>5,686</i>	<i>15.8%</i>	<i>448,409</i>	<i>10.7%</i>	<i>12,631</i>	<i>35.2%</i>	<i>1,133,222</i>	<i>27.1%</i>	
Middle	22,869	63.7%	2,579,337	61.6%	7,607	21.2%	873,812	20.9%	
Upper	7,367	20.5%	1,160,805	27.7%	7,558	21.0%	1,227,793	29.3%	
Unknown	0	0.0%	0	0.0%	8,126	22.6%	953,724	22.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>35,922</i>	<i>100.0%</i>	<i>4,188,551</i>	<i>100.0%</i>	<i>35,922</i>	<i>100.0%</i>	<i>4,188,551</i>	<i>100.0%</i>	
	Refinance								
Low	600	1.4%	40,733	0.8%	4,350	10.1%	335,788	6.3%	
Moderate	5,995	13.9%	506,086	9.5%	9,489	22.1%	946,695	17.8%	
<i>Low/Moderate Total</i>	<i>6,595</i>	<i>15.3%</i>	<i>546,819</i>	<i>10.3%</i>	<i>13,839</i>	<i>32.2%</i>	<i>1,282,483</i>	<i>24.1%</i>	
Middle	28,059	65.2%	3,401,595	63.9%	10,075	23.4%	1,188,420	22.3%	
Upper	8,377	19.5%	1,371,011	25.8%	9,791	22.8%	1,673,796	31.5%	
Unknown	0	0.0%	0	0.0%	9,326	21.7%	1,174,726	22.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>43,031</i>	<i>100.0%</i>	<i>5,319,425</i>	<i>100.0%</i>	<i>43,031</i>	<i>100.0%</i>	<i>5,319,425</i>	<i>100.0%</i>	
	Home Improvement								
Low	50	1.1%	1,818	0.9%	610	13.3%	18,300	8.6%	
Moderate	648	14.2%	24,239	11.4%	1,219	26.7%	42,330	19.8%	
<i>Low/Moderate Total</i>	<i>698</i>	<i>15.3%</i>	<i>26,057</i>	<i>12.2%</i>	<i>1,829</i>	<i>40.0%</i>	<i>60,630</i>	<i>28.4%</i>	
Middle	3,030	66.3%	137,103	64.3%	1,337	29.2%	55,920	26.2%	
Upper	844	18.5%	50,222	23.5%	1,229	26.9%	72,262	33.9%	
Unknown	0	0.0%	0	0.0%	177	3.9%	24,570	11.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>4,572</i>	<i>100.0%</i>	<i>213,382</i>	<i>100.0%</i>	<i>4,572</i>	<i>100.0%</i>	<i>213,382</i>	<i>100.0%</i>	
	Multi-Family								
Low	3	5.0%	3,317	2.7%	0	0.0%	0	0.0%	
Moderate	18	30.0%	5,700	4.7%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>21</i>	<i>35.0%</i>	<i>9,017</i>	<i>7.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	37	61.7%	96,190	78.8%	0	0.0%	0	0.0%	
Upper	2	3.3%	16,819	13.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	60	100.0%	122,026	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>60</i>	<i>100.0%</i>	<i>122,026</i>	<i>100.0%</i>	<i>60</i>	<i>100.0%</i>	<i>122,026</i>	<i>100.0%</i>	
	HMDA Totals								
Low	1,165	1.4%	78,206	0.8%	8,729	10.4%	652,349	6.6%	
Moderate	11,835	14.2%	952,096	9.7%	19,570	23.4%	1,823,986	18.5%	
<i>Low/Moderate Total</i>	<i>13,000</i>	<i>15.6%</i>	<i>1,030,302</i>	<i>10.5%</i>	<i>28,299</i>	<i>33.9%</i>	<i>2,476,335</i>	<i>25.2%</i>	
Middle	53,995	64.6%	6,214,225	63.1%	19,019	22.8%	2,118,152	21.5%	
Upper	16,590	19.8%	2,598,857	26.4%	18,578	22.2%	2,973,851	30.2%	
Unknown	0	0.0%	0	0.0%	17,689	21.2%	2,275,046	23.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>83,585</i>	<i>100.0%</i>	<i>9,843,384</i>	<i>100.0%</i>	<i>83,585</i>	<i>100.0%</i>	<i>9,843,384</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Grand Rapids/Muskegon/Holland MI CSA 24340 26100 34740 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	88	3.5%	17,213	3.4%	0	0.0%	0	0.0%	3	1.4%	917	2.3%
Moderate	387	15.5%	78,277	15.5%	0	0.0%	0	0.0%	33	15.3%	6,194	15.9%
<i>Low/Moderate Total</i>	<i>475</i>	<i>19.1%</i>	<i>95,490</i>	<i>18.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>36</i>	<i>16.7%</i>	<i>7,111</i>	<i>18.2%</i>
Middle	1,373	55.1%	266,250	52.7%	7	100.0%	286	100.0%	125	57.9%	21,489	55.0%
Upper	642	25.8%	143,920	28.5%	0	0.0%	0	0.0%	55	25.5%	10,462	26.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,490</i>	<i>100.0%</i>	<i>505,660</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>286</i>	<i>100.0%</i>	<i>216</i>	<i>100.0%</i>	<i>39,062</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	1,083	43.5%	166,545	32.9%	6	85.7%	256	89.5%	132	61.1%	21,158	54.2%
Over \$1 Million	915	36.7%	265,211	52.4%	0	0.0%	0	0.0%	41	19.0%	11,366	29.1%
Not Known	492	19.8%	73,904	14.6%	1	14.3%	30	10.5%	43	19.9%	6,538	16.7%
<i>Total</i>	<i>2,490</i>	<i>100.0%</i>	<i>505,660</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>286</i>	<i>100.0%</i>	<i>216</i>	<i>100.0%</i>	<i>39,062</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	1,273	51.1%	63,346	12.5%	7	100.0%	286	100.0%	109	50.5%	6,852	17.5%
\$100,001 - \$250,000	602	24.2%	110,717	21.9%	0	0.0%	0	0.0%	64	29.6%	11,346	29.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	615	24.7%	331,597	65.6%	0	0.0%	0	0.0%	43	19.9%	20,864	53.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,490</i>	<i>100.0%</i>	<i>505,660</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>286</i>	<i>100.0%</i>	<i>216</i>	<i>100.0%</i>	<i>39,062</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	650	60.0%	31,042	18.6%	6	100.0%	256	100.0%	74	56.1%	4,906	23.2%
\$100,001 - \$250,000	263	24.3%	46,848	28.1%	0	0.0%	0	0.0%	41	31.1%	6,914	32.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	170	15.7%	88,655	53.2%	0	0.0%	0	0.0%	17	12.9%	9,338	44.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,083</i>	<i>100.0%</i>	<i>166,545</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>256</i>	<i>100.0%</i>	<i>132</i>	<i>100.0%</i>	<i>21,158</i>	<i>100.0%</i>

CRA Loan Distribution Table

Grand Rapids/Muskegon/Holland MI CSA 24340 26100 34740 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	73	3.7%	16,453	3.8%	0	0.0%	0	0.0%	2	1.5%	710	2.5%
Moderate	321	16.5%	74,297	17.2%	0	0.0%	0	0.0%	18	13.7%	5,163	17.8%
<i>Low/Moderate Total</i>	<i>394</i>	<i>20.2%</i>	<i>90,750</i>	<i>21.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>20</i>	<i>15.3%</i>	<i>5,873</i>	<i>20.3%</i>
Middle	1,031	52.8%	215,860	49.9%	7	87.5%	1,879	90.4%	73	55.7%	13,519	46.7%
Upper	526	27.0%	125,897	29.1%	1	12.5%	200	9.6%	38	29.0%	9,537	33.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,951</i>	<i>100.0%</i>	<i>432,507</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,079</i>	<i>100.0%</i>	<i>131</i>	<i>100.0%</i>	<i>28,929</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	762	39.1%	129,572	30.0%	3	37.5%	213	10.2%	79	60.3%	10,896	37.7%
Over \$1 Million	832	42.6%	250,136	57.8%	4	50.0%	1,816	87.3%	30	22.9%	11,652	40.3%
Not Known	357	18.3%	52,799	12.2%	1	12.5%	50	2.4%	22	16.8%	6,381	22.1%
<i>Total</i>	<i>1,951</i>	<i>100.0%</i>	<i>432,507</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,079</i>	<i>100.0%</i>	<i>131</i>	<i>100.0%</i>	<i>28,929</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	926	47.5%	50,047	11.6%	3	37.5%	63	3.0%	56	42.7%	3,632	12.6%
\$100,001 - \$250,000	496	25.4%	92,856	21.5%	1	12.5%	200	9.6%	41	31.3%	6,904	23.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	529	27.1%	289,604	67.0%	4	50.0%	1,816	87.3%	34	26.0%	18,393	63.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,951</i>	<i>100.0%</i>	<i>432,507</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,079</i>	<i>100.0%</i>	<i>131</i>	<i>100.0%</i>	<i>28,929</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	432	56.7%	23,143	17.9%	2	66.7%	13	6.1%	44	55.7%	2,995	27.5%
\$100,001 - \$250,000	182	23.9%	32,537	25.1%	1	33.3%	200	93.9%	25	31.6%	3,818	35.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	148	19.4%	73,892	57.0%	0	0.0%	0	0.0%	10	12.7%	4,083	37.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>762</i>	<i>100.0%</i>	<i>129,572</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>79</i>	<i>100.0%</i>	<i>10,896</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Grand Rapids/Muskegon/Holland, MI CSA 24340 26100 34740 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	538	1.8%	38,821	2.4%	2	0.6%	105	0.5%
Moderate	3,847	12.8%	224,308	14.1%	15	4.6%	104	0.5%
<i>Low/Moderate Total</i>	4,385	14.5%	263,129	16.5%	17	5.2%	209	1.0%
Middle	18,594	61.7%	918,367	57.7%	262	80.6%	18,334	86.6%
Upper	6,758	22.4%	406,734	25.6%	40	12.3%	2,605	12.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	402	1.3%	3,663	0.2%	6	1.8%	16	0.1%
<i>Total</i>	30,139	100.0%	1,591,893	100.0%	325	100.0%	21,164	100.0%
	By Revenue							
Total \$1 Million or Less	14,001	46.5%	763,629	48.0%	222	68.3%	11,565	54.6%
	By Loan Size							
\$100,000 or Less	26,796	88.9%	386,338	24.3%	263	80.9%	5,144	24.3%
\$100,001 - \$250,000	1,612	5.3%	284,667	17.9%	39	12.0%	7,040	33.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,731	5.7%	920,888	57.8%	23	7.1%	8,980	42.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	30,139	100.0%	1,591,893	100.0%	325	100.0%	21,164	100.0%

HMDA Loan Distribution Table

Battle Creek, MI MSA 12980 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.6%	130	1.0%	10	8.1%	629	5.1%
Moderate	30	24.2%	1,834	14.8%	17	13.7%	1,293	10.4%
<i>Low/Moderate Total</i>	32	25.8%	1,964	15.8%	27	21.8%	1,922	15.5%
Middle	55	44.4%	6,498	52.3%	15	12.1%	1,040	8.4%
Upper	37	29.8%	3,959	31.9%	22	17.7%	3,268	26.3%
Unknown	0	0.0%	0	0.0%	60	48.4%	6,191	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	124	100.0%	12,421	100.0%	124	100.0%	12,421	100.0%
Refinance								
Low	2	0.9%	140	0.6%	16	7.5%	909	3.9%
Moderate	35	16.4%	1,899	8.1%	26	12.2%	2,095	9.0%
<i>Low/Moderate Total</i>	37	17.4%	2,039	8.7%	42	19.7%	3,004	12.9%
Middle	119	55.9%	14,679	62.9%	30	14.1%	2,400	10.3%
Upper	57	26.8%	6,609	28.3%	48	22.5%	7,106	30.5%
Unknown	0	0.0%	0	0.0%	93	43.7%	10,817	46.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	213	100.0%	23,327	100.0%	213	100.0%	23,327	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	5.9%	17	2.1%
Moderate	6	35.3%	100	12.3%	3	17.6%	21	2.6%
<i>Low/Moderate Total</i>	6	35.3%	100	12.3%	4	23.5%	38	4.7%
Middle	4	23.5%	150	18.5%	6	35.3%	457	56.2%
Upper	7	41.2%	563	69.2%	6	35.3%	117	14.4%
Unknown	0	0.0%	0	0.0%	1	5.9%	201	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	17	100.0%	813	100.0%	17	100.0%	813	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	4	1.1%	270	0.7%	27	7.6%	1,555	4.3%
Moderate	71	20.1%	3,833	10.5%	46	13.0%	3,409	9.3%
<i>Low/Moderate Total</i>	75	21.2%	4,103	11.2%	73	20.6%	4,964	13.6%
Middle	178	50.3%	21,327	58.3%	51	14.4%	3,897	10.7%
Upper	101	28.5%	11,131	30.4%	76	21.5%	10,491	28.7%
Unknown	0	0.0%	0	0.0%	154	43.5%	17,209	47.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	354	100.0%	36,561	100.0%	354	100.0%	36,561	100.0%

HMDA Loan Distribution Table

Battle Creek, MI MSA 12980 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	11	8.0%	530	4.0%
Moderate	30	21.9%	1,820	13.8%	27	19.7%	2,245	17.0%
<i>Low/Moderate Total</i>	30	21.9%	1,820	13.8%	38	27.7%	2,775	21.0%
Middle	60	43.8%	5,809	44.0%	7	5.1%	565	4.3%
Upper	47	34.3%	5,561	42.2%	30	21.9%	3,526	26.7%
Unknown	0	0.0%	0	0.0%	62	45.3%	6,324	47.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	137	100.0%	13,190	100.0%	137	100.0%	13,190	100.0%
Refinance								
Low	0	0.0%	0	0.0%	13	6.7%	671	3.1%
Moderate	47	24.2%	2,913	13.3%	23	11.9%	2,100	9.6%
<i>Low/Moderate Total</i>	47	24.2%	2,913	13.3%	36	18.6%	2,771	12.6%
Middle	92	47.4%	11,526	52.4%	32	16.5%	2,970	13.5%
Upper	55	28.4%	7,539	34.3%	40	20.6%	5,474	24.9%
Unknown	0	0.0%	0	0.0%	86	44.3%	10,763	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	194	100.0%	21,978	100.0%	194	100.0%	21,978	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	4.8%	27	7.1%
Moderate	2	9.5%	21	5.5%	10	47.6%	139	36.7%
<i>Low/Moderate Total</i>	2	9.5%	21	5.5%	11	52.4%	166	43.8%
Middle	13	61.9%	241	63.6%	5	23.8%	108	28.5%
Upper	6	28.6%	117	30.9%	5	23.8%	105	27.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	21	100.0%	379	100.0%	21	100.0%	379	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	25	7.1%	1,228	3.5%
Moderate	79	22.4%	4,754	13.4%	60	17.0%	4,484	12.6%
<i>Low/Moderate Total</i>	79	22.4%	4,754	13.4%	85	24.1%	5,712	16.1%
Middle	165	46.9%	17,576	49.4%	44	12.5%	3,643	10.2%
Upper	108	30.7%	13,217	37.2%	75	21.3%	9,105	25.6%
Unknown	0	0.0%	0	0.0%	148	42.0%	17,087	48.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	352	100.0%	35,547	100.0%	352	100.0%	35,547	100.0%

Peer Group HMDA Loan Distribution Table

Battle Creek, MI MSA 12980 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	31	0.8%	1,467	0.4%	386	10.3%	24,942	7.1%	
Moderate	808	21.5%	50,342	14.3%	912	24.2%	66,666	18.9%	
<i>Low/Moderate Total</i>	839	22.3%	51,809	14.7%	1,298	34.5%	91,608	26.0%	
Middle	1,725	45.9%	159,742	45.3%	817	21.7%	73,417	20.8%	
Upper	1,198	31.8%	141,083	40.0%	960	25.5%	129,412	36.7%	
Unknown	0	0.0%	0	0.0%	687	18.3%	58,197	16.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	3,762	100.0%	352,634	100.0%	3,762	100.0%	352,634	100.0%	
Refinance									
Low	51	1.1%	2,741	0.6%	523	11.2%	33,543	6.9%	
Moderate	873	18.7%	63,110	13.0%	989	21.1%	81,618	16.8%	
<i>Low/Moderate Total</i>	924	19.8%	65,851	13.6%	1,512	32.3%	115,161	23.8%	
Middle	2,430	51.9%	262,164	54.1%	1,036	22.1%	105,065	21.7%	
Upper	1,323	28.3%	156,318	32.3%	1,255	26.8%	174,236	36.0%	
Unknown	1	0.0%	210	0.0%	875	18.7%	90,081	18.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	4,678	100.0%	484,543	100.0%	4,678	100.0%	484,543	100.0%	
Home Improvement									
Low	4	0.7%	188	0.7%	103	17.3%	2,837	11.0%	
Moderate	122	20.5%	4,284	16.6%	135	22.7%	4,652	18.0%	
<i>Low/Moderate Total</i>	126	21.2%	4,472	17.3%	238	40.0%	7,489	28.9%	
Middle	315	52.9%	13,840	53.5%	163	27.4%	7,284	28.1%	
Upper	154	25.9%	7,570	29.2%	183	30.8%	9,912	38.3%	
Unknown	0	0.0%	0	0.0%	11	1.8%	1,197	4.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	595	100.0%	25,882	100.0%	595	100.0%	25,882	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	4	66.7%	3,000	65.5%	0	0.0%	0	0.0%	
Upper	2	33.3%	1,582	34.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	6	100.0%	4,582	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	6	100.0%	4,582	100.0%	6	100.0%	4,582	100.0%	
HMDA Totals									
Low	86	1.0%	4,396	0.5%	1,012	11.2%	61,322	7.1%	
Moderate	1,803	19.9%	117,736	13.6%	2,036	22.5%	152,936	17.6%	
<i>Low/Moderate Total</i>	1,889	20.9%	122,132	14.1%	3,048	33.7%	214,258	24.7%	
Middle	4,474	49.5%	438,746	50.6%	2,016	22.3%	185,766	21.4%	
Upper	2,677	29.6%	306,553	35.3%	2,398	26.5%	313,560	36.1%	
Unknown	1	0.0%	210	0.0%	1,579	17.5%	154,057	17.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	9,041	100.0%	867,641	100.0%	9,041	100.0%	867,641	100.0%	

CRA Loan Distribution Table
Battle Creek, MI MSA 12980 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	2.2%	76	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	31	23.1%	5,912	23.2%	0	0.0%	0	0.0%	2	20.0%	125	17.1%
<i>Low/Moderate Total</i>	<i>34</i>	<i>25.4%</i>	<i>5,988</i>	<i>23.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>20.0%</i>	<i>125</i>	<i>17.1%</i>
Middle	50	37.3%	11,168	43.9%	1	100.0%	400	100.0%	4	40.0%	390	53.3%
Upper	41	30.6%	7,902	31.1%	0	0.0%	0	0.0%	3	30.0%	117	16.0%
Unknown	9	6.7%	380	1.5%	0	0.0%	0	0.0%	1	10.0%	100	13.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>134</i>	<i>100.0%</i>	<i>25,438</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>732</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	65	48.5%	8,111	31.9%	1	100.0%	400	100.0%	7	70.0%	466	63.7%
Over \$1 Million	57	42.5%	15,476	60.8%	0	0.0%	0	0.0%	2	20.0%	181	24.7%
Not Known	12	9.0%	1,851	7.3%	0	0.0%	0	0.0%	1	10.0%	85	11.6%
<i>Total</i>	<i>134</i>	<i>100.0%</i>	<i>25,438</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>732</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	74	55.2%	3,889	15.3%	0	0.0%	0	0.0%	8	80.0%	503	68.7%
\$100,001 - \$250,000	27	20.1%	5,145	20.2%	0	0.0%	0	0.0%	2	20.0%	229	31.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	33	24.6%	16,404	64.5%	1	100.0%	400	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>134</i>	<i>100.0%</i>	<i>25,438</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>732</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	47	72.3%	2,299	28.3%	0	0.0%	0	0.0%	6	85.7%	362	77.7%
\$100,001 - \$250,000	10	15.4%	1,692	20.9%	0	0.0%	0	0.0%	1	14.3%	104	22.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	12.3%	4,120	50.8%	1	100.0%	400	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>8,111</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>466</i>	<i>100.0%</i>

CRA Loan Distribution Table
Battle Creek, MI MSA 12980 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	1.7%	71	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	23	19.8%	5,012	22.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	25	21.6%	5,083	22.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	48	41.4%	9,601	43.1%	0	0.0%	0	0.0%	1	25.0%	300	49.6%
Upper	39	33.6%	7,314	32.8%	0	0.0%	0	0.0%	1	25.0%	115	19.0%
Unknown	4	3.4%	293	1.3%	0	0.0%	0	0.0%	2	50.0%	190	31.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	22,291	100.0%	0	0.0%	0	0.0%	4	100.0%	605	100.0%
By Revenue												
Total \$1 Million or Less	45	38.8%	7,774	34.9%	0	0.0%	0	0.0%	1	25.0%	115	19.0%
Over \$1 Million	52	44.8%	10,977	49.2%	0	0.0%	0	0.0%	3	75.0%	490	81.0%
Not Known	19	16.4%	3,540	15.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	22,291	100.0%	0	0.0%	0	0.0%	4	100.0%	605	100.0%
By Loan Size												
\$100,000 or less	65	56.0%	3,461	15.5%	0	0.0%	0	0.0%	1	25.0%	10	1.7%
\$100,001 - \$250,000	26	22.4%	4,414	19.8%	0	0.0%	0	0.0%	2	50.0%	295	48.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	25	21.6%	14,416	64.7%	0	0.0%	0	0.0%	1	25.0%	300	49.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	22,291	100.0%	0	0.0%	0	0.0%	4	100.0%	605	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	31	68.9%	1,484	19.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	15.6%	1,112	14.3%	0	0.0%	0	0.0%	1	100.0%	115	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	15.6%	5,178	66.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	45	100.0%	7,774	100.0%	0	0.0%	0	0.0%	1	100.0%	115	100.0%

Peer Group CRA Loan Distribution Table

Battle Creek, MI MSA 12980 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	58	2.1%	3,335	3.0%	0	0.0%	0	0.0%
Moderate	485	17.6%	26,188	23.4%	3	6.7%	8	0.5%
<i>Low/Moderate Total</i>	543	19.8%	29,523	26.4%	3	6.7%	8	0.5%
Middle	1,413	51.4%	56,553	50.6%	37	82.2%	1,142	76.2%
Upper	697	25.4%	24,337	21.8%	3	6.7%	327	21.8%
Unknown	45	1.6%	956	0.9%	0	0.0%	0	0.0%
Tract Unknown	51	1.9%	425	0.4%	2	4.4%	22	1.5%
<i>Total</i>	2,749	100.0%	111,794	100.0%	45	100.0%	1,499	100.0%
	By Revenue							
Total \$1 Million or Less	1,203	43.8%	51,562	46.1%	38	84.4%	1,447	96.5%
	By Loan Size							
\$100,000 or Less	2,523	91.8%	29,654	26.5%	41	91.1%	744	49.6%
\$100,001 - \$250,000	110	4.0%	18,538	16.6%	3	6.7%	455	30.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	116	4.2%	63,602	56.9%	1	2.2%	300	20.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,749	100.0%	111,794	100.0%	45	100.0%	1,499	100.0%

HMDA Loan Distribution Table

Bay City, MI MSA 13020 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	3.2%	66	1.6%
Moderate	4	12.9%	250	6.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>12.9%</i>	<i>250</i>	<i>6.0%</i>	<i>1</i>	<i>3.2%</i>	<i>66</i>	<i>1.6%</i>
Middle	23	74.2%	3,257	77.8%	2	6.5%	216	5.2%
Upper	4	12.9%	682	16.3%	13	41.9%	1,891	45.1%
Unknown	0	0.0%	0	0.0%	15	48.4%	2,016	48.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>4,189</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>4,189</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	4	8.0%	178	3.7%
Moderate	12	24.0%	816	16.8%	6	12.0%	431	8.9%
<i>Low/Moderate Total</i>	<i>12</i>	<i>24.0%</i>	<i>816</i>	<i>16.8%</i>	<i>10</i>	<i>20.0%</i>	<i>609</i>	<i>12.5%</i>
Middle	32	64.0%	3,121	64.3%	4	8.0%	430	8.9%
Upper	6	12.0%	916	18.9%	10	20.0%	1,203	24.8%
Unknown	0	0.0%	0	0.0%	26	52.0%	2,611	53.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>4,853</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>4,853</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	100.0%	280	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>2</i>	<i>100.0%</i>	<i>280</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	1	50.0%	30	10.7%
Upper	0	0.0%	0	0.0%	1	50.0%	250	89.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>280</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>280</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	5	6.0%	244	2.6%
Moderate	18	21.7%	1,346	14.4%	6	7.2%	431	4.6%
<i>Low/Moderate Total</i>	<i>18</i>	<i>21.7%</i>	<i>1,346</i>	<i>14.4%</i>	<i>11</i>	<i>13.3%</i>	<i>675</i>	<i>7.2%</i>
Middle	55	66.3%	6,378	68.4%	7	8.4%	676	7.3%
Upper	10	12.0%	1,598	17.1%	24	28.9%	3,344	35.9%
Unknown	0	0.0%	0	0.0%	41	49.4%	4,627	49.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>9,322</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>9,322</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Bay City, MI MSA 13020 (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	5.6%	192	2.7%
Moderate	3	5.6%	166	2.4%	6	11.1%	694	9.8%
<i>Low/Moderate Total</i>	3	5.6%	166	2.4%	9	16.7%	886	12.6%
Middle	38	70.4%	5,250	74.5%	8	14.8%	954	13.5%
Upper	13	24.1%	1,632	23.2%	11	20.4%	1,752	24.9%
Unknown	0	0.0%	0	0.0%	26	48.1%	3,456	49.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	54	100.0%	7,048	100.0%	54	100.0%	7,048	100.0%
Refinance								
Low	0	0.0%	0	0.0%	6	11.8%	424	8.2%
Moderate	9	17.6%	501	9.7%	5	9.8%	528	10.2%
<i>Low/Moderate Total</i>	9	17.6%	501	9.7%	11	21.6%	952	18.4%
Middle	28	54.9%	2,756	53.4%	7	13.7%	742	14.4%
Upper	14	27.5%	1,906	36.9%	7	13.7%	844	16.3%
Unknown	0	0.0%	0	0.0%	26	51.0%	2,625	50.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	51	100.0%	5,163	100.0%	51	100.0%	5,163	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	50.0%	35	89.7%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	1	50.0%	35	89.7%
Middle	2	100.0%	39	100.0%	1	50.0%	4	10.3%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	39	100.0%	2	100.0%	39	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	10	9.3%	651	5.3%
Moderate	12	11.2%	667	5.4%	11	10.3%	1,222	10.0%
<i>Low/Moderate Total</i>	12	11.2%	667	5.4%	21	19.6%	1,873	15.3%
Middle	68	63.6%	8,045	65.7%	16	15.0%	1,700	13.9%
Upper	27	25.2%	3,538	28.9%	18	16.8%	2,596	21.2%
Unknown	0	0.0%	0	0.0%	52	48.6%	6,081	49.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	107	100.0%	12,250	100.0%	107	100.0%	12,250	100.0%

Peer Group HMDA Loan Distribution Table

Bay City, MI MSA 13020 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	291	12.4%	17,209	8.0%	
Moderate	501	21.4%	34,102	15.8%	538	22.9%	39,550	18.3%	
<i>Low/Moderate Total</i>	<i>501</i>	<i>21.4%</i>	<i>34,102</i>	<i>15.8%</i>	<i>829</i>	<i>35.3%</i>	<i>56,759</i>	<i>26.3%</i>	
Middle	1,392	59.3%	129,484	60.0%	614	26.2%	56,864	26.4%	
Upper	453	19.3%	52,143	24.2%	504	21.5%	67,673	31.4%	
Unknown	0	0.0%	0	0.0%	399	17.0%	34,433	16.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>2,346</i>	<i>100.0%</i>	<i>215,729</i>	<i>100.0%</i>	<i>2,346</i>	<i>100.0%</i>	<i>215,729</i>	<i>100.0%</i>	
Refinance									
Low	0	0.0%	0	0.0%	419	12.3%	26,452	8.3%	
Moderate	667	19.7%	45,086	14.2%	678	20.0%	51,849	16.3%	
<i>Low/Moderate Total</i>	<i>667</i>	<i>19.7%</i>	<i>45,086</i>	<i>14.2%</i>	<i>1,097</i>	<i>32.3%</i>	<i>78,301</i>	<i>24.6%</i>	
Middle	2,123	62.6%	200,237	63.0%	799	23.5%	73,514	23.1%	
Upper	604	17.8%	72,439	22.8%	845	24.9%	105,694	33.3%	
Unknown	0	0.0%	0	0.0%	653	19.2%	60,253	19.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>3,394</i>	<i>100.0%</i>	<i>317,762</i>	<i>100.0%</i>	<i>3,394</i>	<i>100.0%</i>	<i>317,762</i>	<i>100.0%</i>	
Home Improvement									
Low	0	0.0%	0	0.0%	124	19.6%	2,149	12.3%	
Moderate	117	18.5%	3,046	17.4%	170	26.9%	4,360	24.9%	
<i>Low/Moderate Total</i>	<i>117</i>	<i>18.5%</i>	<i>3,046</i>	<i>17.4%</i>	<i>294</i>	<i>46.5%</i>	<i>6,509</i>	<i>37.2%</i>	
Middle	427	67.6%	11,203	64.0%	162	25.6%	4,967	28.4%	
Upper	88	13.9%	3,265	18.6%	157	24.8%	5,184	29.6%	
Unknown	0	0.0%	0	0.0%	19	3.0%	854	4.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>632</i>	<i>100.0%</i>	<i>17,514</i>	<i>100.0%</i>	<i>632</i>	<i>100.0%</i>	<i>17,514</i>	<i>100.0%</i>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	2	100.0%	581	100.0%	0	0.0%	0	0.0%	
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	2	100.0%	581	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>581</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>581</i>	<i>100.0%</i>	
HMDA Totals									
Low	0	0.0%	0	0.0%	834	13.1%	45,810	8.3%	
Moderate	1,285	20.2%	82,234	14.9%	1,386	21.7%	95,759	17.4%	
<i>Low/Moderate Total</i>	<i>1,285</i>	<i>20.2%</i>	<i>82,234</i>	<i>14.9%</i>	<i>2,220</i>	<i>34.8%</i>	<i>141,569</i>	<i>25.7%</i>	
Middle	3,944	61.9%	341,505	61.9%	1,575	24.7%	135,345	24.5%	
Upper	1,145	18.0%	127,847	23.2%	1,506	23.6%	178,551	32.4%	
Unknown	0	0.0%	0	0.0%	1,073	16.8%	96,121	17.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>6,374</i>	<i>100.0%</i>	<i>551,586</i>	<i>100.0%</i>	<i>6,374</i>	<i>100.0%</i>	<i>551,586</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Bay City, MI MSA 13020 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	13.0%	875	14.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	13.0%	875	14.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	15	65.2%	3,929	65.8%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
Upper	5	21.7%	1,170	19.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	23	100.0%	5,974	100.0%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
By Revenue												
Total \$1 Million or Less	12	52.2%	2,080	34.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	8	34.8%	3,214	53.8%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
Not Known	3	13.0%	680	11.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	23	100.0%	5,974	100.0%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
By Loan Size												
\$100,000 or less	11	47.8%	444	7.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	3	13.0%	570	9.5%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	39.1%	4,960	83.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	23	100.0%	5,974	100.0%	0	0.0%	0	0.0%	2	100.0%	310	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	58.3%	330	15.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	8.3%	120	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	33.3%	1,630	78.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12	100.0%	2,080	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Bay City, MI MSA 13020 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	22.7%	1,350	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	22.7%	1,350	26.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	63.6%	3,581	70.7%	0	0.0%	0	0.0%	4	100.0%	675	100.0%
Upper	3	13.6%	134	2.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	22	100.0%	5,065	100.0%	0	0.0%	0	0.0%	4	100.0%	675	100.0%
By Revenue												
Total \$1 Million or Less	12	54.5%	1,574	31.1%	0	0.0%	0	0.0%	1	25.0%	100	14.8%
Over \$1 Million	7	31.8%	3,041	60.0%	0	0.0%	0	0.0%	2	50.0%	450	66.7%
Not Known	3	13.6%	450	8.9%	0	0.0%	0	0.0%	1	25.0%	125	18.5%
<i>Total</i>	22	100.0%	5,065	100.0%	0	0.0%	0	0.0%	4	100.0%	675	100.0%
By Loan Size												
\$100,000 or less	11	50.0%	625	12.3%	0	0.0%	0	0.0%	2	50.0%	200	29.6%
\$100,001 - \$250,000	7	31.8%	1,290	25.5%	0	0.0%	0	0.0%	1	25.0%	125	18.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	3,150	62.2%	0	0.0%	0	0.0%	1	25.0%	350	51.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	22	100.0%	5,065	100.0%	0	0.0%	0	0.0%	4	100.0%	675	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	8	66.7%	414	26.3%	0	0.0%	0	0.0%	1	100.0%	100	100.0%
\$100,001 - \$250,000	3	25.0%	510	32.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	650	41.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12	100.0%	1,574	100.0%	0	0.0%	0	0.0%	1	100.0%	100	100.0%

Peer Group CRA Loan Distribution Table

Bay City, MI MSA 13020 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	530	21.5%	20,848	24.3%	1	2.2%	30	2.6%
<i>Low/Moderate Total</i>	530	21.5%	20,848	24.3%	1	2.2%	30	2.6%
Middle	1,489	60.5%	55,852	65.1%	32	69.6%	712	60.8%
Upper	400	16.2%	8,795	10.2%	13	28.3%	429	36.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	44	1.8%	353	0.4%	0	0.0%	0	0.0%
<i>Total</i>	2,463	100.0%	85,848	100.0%	46	100.0%	1,171	100.0%
	By Revenue							
Total \$1 Million or Less	1,186	48.2%	43,642	50.8%	33	71.7%	1,074	91.7%
	By Loan Size							
\$100,000 or Less	2,267	92.0%	26,920	31.4%	44	95.7%	614	52.4%
\$100,001 - \$250,000	121	4.9%	20,873	24.3%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	75	3.0%	38,055	44.3%	2	4.3%	557	47.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,463	100.0%	85,848	100.0%	46	100.0%	1,171	100.0%

HMDA Loan Distribution Table

Jackson, MI MSA 27100 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.8%	110	0.4%	13	5.4%	1,147	3.7%
Moderate	34	14.2%	2,590	8.4%	36	15.1%	3,607	11.7%
<i>Low/Moderate Total</i>	<i>36</i>	<i>15.1%</i>	<i>2,700</i>	<i>8.7%</i>	<i>49</i>	<i>20.5%</i>	<i>4,754</i>	<i>15.4%</i>
Middle	158	66.1%	22,111	71.6%	23	9.6%	2,546	8.2%
Upper	45	18.8%	6,061	19.6%	44	18.4%	7,899	25.6%
Unknown	0	0.0%	0	0.0%	123	51.5%	15,673	50.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>239</i>	<i>100.0%</i>	<i>30,872</i>	<i>100.0%</i>	<i>239</i>	<i>100.0%</i>	<i>30,872</i>	<i>100.0%</i>
Refinance								
Low	2	1.6%	124	0.6%	5	3.9%	397	1.9%
Moderate	11	8.6%	637	3.1%	13	10.2%	1,034	5.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>10.2%</i>	<i>761</i>	<i>3.7%</i>	<i>18</i>	<i>14.1%</i>	<i>1,431</i>	<i>6.9%</i>
Middle	95	74.2%	16,788	80.9%	16	12.5%	1,968	9.5%
Upper	20	15.6%	3,198	15.4%	34	26.6%	7,385	35.6%
Unknown	0	0.0%	0	0.0%	60	46.9%	9,963	48.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>20,747</i>	<i>100.0%</i>	<i>128</i>	<i>100.0%</i>	<i>20,747</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	9.1%	3	0.4%
Moderate	0	0.0%	0	0.0%	2	18.2%	23	3.1%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>27.3%</i>	<i>26</i>	<i>3.5%</i>
Middle	8	72.7%	207	27.7%	1	9.1%	30	4.0%
Upper	3	27.3%	541	72.3%	6	54.5%	442	59.1%
Unknown	0	0.0%	0	0.0%	1	9.1%	250	33.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>748</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>748</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	4	1.1%	234	0.4%	19	5.0%	1,547	3.0%
Moderate	45	11.9%	3,227	6.2%	51	13.5%	4,664	8.9%
<i>Low/Moderate Total</i>	<i>49</i>	<i>13.0%</i>	<i>3,461</i>	<i>6.6%</i>	<i>70</i>	<i>18.5%</i>	<i>6,211</i>	<i>11.9%</i>
Middle	261	69.0%	39,106	74.7%	40	10.6%	4,544	8.7%
Upper	68	18.0%	9,800	18.7%	84	22.2%	15,726	30.0%
Unknown	0	0.0%	0	0.0%	184	48.7%	25,886	49.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>378</i>	<i>100.0%</i>	<i>52,367</i>	<i>100.0%</i>	<i>378</i>	<i>100.0%</i>	<i>52,367</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Jackson, MI MSA 27100 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.3%	124	0.6%	9	5.8%	551	2.8%
Moderate	19	12.3%	1,189	6.0%	28	18.2%	2,478	12.5%
<i>Low/Moderate Total</i>	<i>21</i>	<i>13.6%</i>	<i>1,313</i>	<i>6.6%</i>	<i>37</i>	<i>24.0%</i>	<i>3,029</i>	<i>15.3%</i>
Middle	113	73.4%	15,914	80.3%	13	8.4%	1,459	7.4%
Upper	20	13.0%	2,602	13.1%	30	19.5%	5,543	28.0%
Unknown	0	0.0%	0	0.0%	74	48.1%	9,798	49.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>19,829</i>	<i>100.0%</i>	<i>154</i>	<i>100.0%</i>	<i>19,829</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	4	2.7%	260	1.2%
Moderate	20	13.5%	2,022	9.2%	28	18.9%	2,752	12.5%
<i>Low/Moderate Total</i>	<i>20</i>	<i>13.5%</i>	<i>2,022</i>	<i>9.2%</i>	<i>32</i>	<i>21.6%</i>	<i>3,012</i>	<i>13.7%</i>
Middle	118	79.7%	18,071	82.2%	17	11.5%	1,505	6.8%
Upper	10	6.8%	1,892	8.6%	28	18.9%	6,038	27.5%
Unknown	0	0.0%	0	0.0%	71	48.0%	11,430	52.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>148</i>	<i>100.0%</i>	<i>21,985</i>	<i>100.0%</i>	<i>148</i>	<i>100.0%</i>	<i>21,985</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	10.0%	7	0.6%
Moderate	2	20.0%	20	1.8%	1	10.0%	10	0.9%
<i>Low/Moderate Total</i>	<i>2</i>	<i>20.0%</i>	<i>20</i>	<i>1.8%</i>	<i>2</i>	<i>20.0%</i>	<i>17</i>	<i>1.5%</i>
Middle	7	70.0%	1,079	95.2%	3	30.0%	88	7.8%
Upper	1	10.0%	34	3.0%	3	30.0%	531	46.9%
Unknown	0	0.0%	0	0.0%	2	20.0%	497	43.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>1,133</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>1,133</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	2	0.6%	124	0.3%	14	4.5%	818	1.9%
Moderate	41	13.1%	3,231	7.5%	57	18.3%	5,240	12.2%
<i>Low/Moderate Total</i>	<i>43</i>	<i>13.8%</i>	<i>3,355</i>	<i>7.8%</i>	<i>71</i>	<i>22.8%</i>	<i>6,058</i>	<i>14.1%</i>
Middle	238	76.3%	35,064	81.6%	33	10.6%	3,052	7.1%
Upper	31	9.9%	4,528	10.5%	61	19.6%	12,112	28.2%
Unknown	0	0.0%	0	0.0%	147	47.1%	21,725	50.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>312</i>	<i>100.0%</i>	<i>42,947</i>	<i>100.0%</i>	<i>312</i>	<i>100.0%</i>	<i>42,947</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Jackson, MI MSA 27100 (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	108	2.3%	9,357	1.9%	464	9.9%	31,876	6.4%				
Moderate	797	17.0%	55,653	11.2%	1,133	24.2%	98,781	19.9%				
<i>Low/Moderate Total</i>	<i>905</i>	<i>19.3%</i>	<i>65,010</i>	<i>13.1%</i>	<i>1,597</i>	<i>34.0%</i>	<i>130,657</i>	<i>26.3%</i>				
Middle	3,316	70.7%	373,975	75.3%	1,114	23.7%	119,897	24.1%				
Upper	470	10.0%	57,930	11.7%	1,152	24.6%	163,554	32.9%				
Unknown	0	0.0%	0	0.0%	828	17.7%	82,807	16.7%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	4,691	100.0%	496,915	100.0%	4,691	100.0%	496,915	100.0%				
Refinance												
Low	55	0.9%	4,036	0.6%	621	10.2%	44,287	6.1%				
Moderate	786	12.9%	55,640	7.7%	1,320	21.7%	122,942	17.0%				
<i>Low/Moderate Total</i>	<i>841</i>	<i>13.8%</i>	<i>59,676</i>	<i>8.3%</i>	<i>1,941</i>	<i>31.9%</i>	<i>167,229</i>	<i>23.2%</i>				
Middle	4,671	76.7%	584,388	81.0%	1,560	25.6%	180,800	25.1%				
Upper	575	9.4%	77,182	10.7%	1,596	26.2%	247,786	34.3%				
Unknown	1	0.0%	128	0.0%	991	16.3%	125,559	17.4%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	6,088	100.0%	721,374	100.0%	6,088	100.0%	721,374	100.0%				
Home Improvement												
Low	8	0.8%	269	0.6%	130	13.8%	3,867	8.6%				
Moderate	103	10.9%	4,015	8.9%	204	21.7%	8,284	18.4%				
<i>Low/Moderate Total</i>	<i>111</i>	<i>11.8%</i>	<i>4,284</i>	<i>9.5%</i>	<i>334</i>	<i>35.5%</i>	<i>12,151</i>	<i>27.0%</i>				
Middle	735	78.0%	36,270	80.7%	265	28.1%	12,187	27.1%				
Upper	96	10.2%	4,376	9.7%	323	34.3%	17,907	39.9%				
Unknown	0	0.0%	0	0.0%	20	2.1%	2,685	6.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	942	100.0%	44,930	100.0%	942	100.0%	44,930	100.0%				
Multi-Family												
Low	1	14.3%	195	9.2%	0	0.0%	0	0.0%				
Moderate	1	14.3%	78	3.7%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>2</i>	<i>28.6%</i>	<i>273</i>	<i>12.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	5	71.4%	1,854	87.2%	0	0.0%	0	0.0%				
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	7	100.0%	2,127	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	7	100.0%	2,127	100.0%	7	100.0%	2,127	100.0%				
HMDA Totals												
Low	172	1.5%	13,857	1.1%	1,215	10.4%	80,030	6.3%				
Moderate	1,687	14.4%	115,386	9.1%	2,657	22.7%	230,007	18.2%				
<i>Low/Moderate Total</i>	<i>1,859</i>	<i>15.9%</i>	<i>129,243</i>	<i>10.2%</i>	<i>3,872</i>	<i>33.0%</i>	<i>310,037</i>	<i>24.5%</i>				
Middle	8,727	74.4%	996,487	78.8%	2,939	25.1%	312,884	24.7%				
Upper	1,141	9.7%	139,488	11.0%	3,071	26.2%	429,247	33.9%				
Unknown	1	0.0%	128	0.0%	1,846	15.7%	213,178	16.8%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	11,728	100.0%	1,265,346	100.0%	11,728	100.0%	1,265,346	100.0%				

CRA Loan Distribution Table
Jackson, MI MSA 27100 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	2.0%	365	1.7%	0	0.0%	0	0.0%	3	11.5%	275	6.2%
Moderate	22	15.0%	3,281	15.3%	0	0.0%	0	0.0%	7	26.9%	720	16.2%
<i>Low/Moderate Total</i>	25	17.0%	3,646	17.0%	0	0.0%	0	0.0%	10	38.5%	995	22.4%
Middle	112	76.2%	16,835	78.4%	2	100.0%	38	100.0%	16	61.5%	3,441	77.6%
Upper	10	6.8%	988	4.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	147	100.0%	21,469	100.0%	2	100.0%	38	100.0%	26	100.0%	4,436	100.0%
By Revenue												
Total \$1 Million or Less	90	61.2%	10,698	49.8%	2	100.0%	38	100.0%	18	69.2%	2,613	58.9%
Over \$1 Million	41	27.9%	8,950	41.7%	0	0.0%	0	0.0%	7	26.9%	1,763	39.7%
Not Known	16	10.9%	1,821	8.5%	0	0.0%	0	0.0%	1	3.8%	60	1.4%
<i>Total</i>	147	100.0%	21,469	100.0%	2	100.0%	38	100.0%	26	100.0%	4,436	100.0%
By Loan Size												
\$100,000 or less	89	60.5%	4,068	18.9%	2	100.0%	38	100.0%	13	50.0%	692	15.6%
\$100,001 - \$250,000	31	21.1%	5,836	27.2%	0	0.0%	0	0.0%	7	26.9%	1,165	26.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	18.4%	11,565	53.9%	0	0.0%	0	0.0%	6	23.1%	2,579	58.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	147	100.0%	21,469	100.0%	2	100.0%	38	100.0%	26	100.0%	4,436	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	62	68.9%	2,765	25.8%	2	100.0%	38	100.0%	10	55.6%	557	21.3%
\$100,001 - \$250,000	19	21.1%	3,490	32.6%	0	0.0%	0	0.0%	4	22.2%	595	22.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	10.0%	4,443	41.5%	0	0.0%	0	0.0%	4	22.2%	1,461	55.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	90	100.0%	10,698	100.0%	2	100.0%	38	100.0%	18	100.0%	2,613	100.0%

CRA Loan Distribution Table

Jackson, MI MSA 27100 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	2.6%	918	5.1%	0	0.0%	0	0.0%	2	8.3%	213	7.7%
Moderate	17	14.5%	2,475	13.8%	0	0.0%	0	0.0%	7	29.2%	1,150	41.7%
<i>Low/Moderate Total</i>	<i>20</i>	<i>17.1%</i>	<i>3,393</i>	<i>18.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>37.5%</i>	<i>1,363</i>	<i>49.4%</i>
Middle	90	76.9%	13,790	76.7%	0	0.0%	0	0.0%	10	41.7%	816	29.6%
Upper	7	6.0%	795	4.4%	0	0.0%	0	0.0%	5	20.8%	578	21.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>17,978</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,757</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	69	59.0%	8,287	46.1%	0	0.0%	0	0.0%	20	83.3%	2,062	74.8%
Over \$1 Million	41	35.0%	8,636	48.0%	0	0.0%	0	0.0%	4	16.7%	695	25.2%
Not Known	7	6.0%	1,055	5.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>17,978</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,757</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	70	59.8%	3,456	19.2%	0	0.0%	0	0.0%	16	66.7%	906	32.9%
\$100,001 - \$250,000	30	25.6%	5,580	31.0%	0	0.0%	0	0.0%	6	25.0%	1,051	38.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	17	14.5%	8,942	49.7%	0	0.0%	0	0.0%	2	8.3%	800	29.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>17,978</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,757</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	50	72.5%	2,387	28.8%	0	0.0%	0	0.0%	13	65.0%	711	34.5%
\$100,001 - \$250,000	13	18.8%	2,220	26.8%	0	0.0%	0	0.0%	6	30.0%	1,051	51.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	8.7%	3,680	44.4%	0	0.0%	0	0.0%	1	5.0%	300	14.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>8,287</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>20</i>	<i>100.0%</i>	<i>2,062</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Jackson, MI MSA 27100 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	231	6.0%	10,687	6.4%	0	0.0%	0	0.0%
Moderate	453	11.8%	20,552	12.4%	1	2.9%	1	0.3%
<i>Low/Moderate Total</i>	684	17.8%	31,239	18.8%	1	2.9%	1	0.3%
Middle	2,755	71.8%	119,348	71.9%	33	97.1%	355	99.7%
Upper	305	8.0%	14,401	8.7%	0	0.0%	0	0.0%
Unknown	2	0.1%	8	0.0%	0	0.0%	0	0.0%
Tract Unknown	89	2.3%	1,035	0.6%	0	0.0%	0	0.0%
<i>Total</i>	3,835	100.0%	166,031	100.0%	34	100.0%	356	100.0%
	By Revenue							
Total \$1 Million or Less	1,571	41.0%	70,778	42.6%	28	82.4%	304	85.4%
	By Loan Size							
\$100,000 or Less	3,491	91.0%	43,506	26.2%	34	100.0%	356	100.0%
\$100,001 - \$250,000	182	4.7%	33,215	20.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	162	4.2%	89,310	53.8%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,835	100.0%	166,031	100.0%	34	100.0%	356	100.0%

HMDA Loan Distribution Table

Kalamazoo/Portage, MI MSA 28020 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	4	0.5%	210	0.2%	38	4.6%	2,539	2.2%
Moderate	153	18.7%	14,791	12.9%	111	13.6%	11,001	9.6%
<i>Low/Moderate Total</i>	<i>157</i>	<i>19.2%</i>	<i>15,001</i>	<i>13.1%</i>	<i>149</i>	<i>18.2%</i>	<i>13,540</i>	<i>11.8%</i>
Middle	420	51.3%	54,763	47.9%	108	13.2%	13,697	12.0%
Upper	241	29.5%	44,586	39.0%	154	18.8%	30,128	26.3%
Unknown	0	0.0%	0	0.0%	407	49.8%	56,985	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	818	100.0%	114,350	100.0%	818	100.0%	114,350	100.0%
Refinance								
Low	6	0.7%	342	0.3%	46	5.2%	3,283	2.7%
Moderate	160	18.2%	17,106	14.0%	118	13.5%	9,410	7.7%
<i>Low/Moderate Total</i>	<i>166</i>	<i>18.9%</i>	<i>17,448</i>	<i>14.3%</i>	<i>164</i>	<i>18.7%</i>	<i>12,693</i>	<i>10.4%</i>
Middle	455	51.9%	59,003	48.4%	122	13.9%	13,643	11.2%
Upper	256	29.2%	45,440	37.3%	184	21.0%	35,938	29.5%
Unknown	0	0.0%	0	0.0%	407	46.4%	59,617	48.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	877	100.0%	121,891	100.0%	877	100.0%	121,891	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	9	9.6%	133	1.6%
Moderate	23	24.5%	1,429	16.7%	20	21.3%	564	6.6%
<i>Low/Moderate Total</i>	<i>23</i>	<i>24.5%</i>	<i>1,429</i>	<i>16.7%</i>	<i>29</i>	<i>30.9%</i>	<i>697</i>	<i>8.2%</i>
Middle	53	56.4%	2,020	23.7%	23	24.5%	503	5.9%
Upper	18	19.1%	5,090	59.6%	33	35.1%	3,504	41.0%
Unknown	0	0.0%	0	0.0%	9	9.6%	3,835	44.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	94	100.0%	8,539	100.0%	94	100.0%	8,539	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	75.0%	468	22.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>75.0%</i>	<i>468</i>	<i>22.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	25.0%	1,600	77.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	4	100.0%	2,068	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	2,068	100.0%	4	100.0%	2,068	100.0%
HMDA Totals								
Low	10	0.6%	552	0.2%	93	5.2%	5,955	2.4%
Moderate	339	18.9%	33,794	13.7%	249	13.9%	20,975	8.5%
<i>Low/Moderate Total</i>	<i>349</i>	<i>19.5%</i>	<i>34,346</i>	<i>13.9%</i>	<i>342</i>	<i>19.1%</i>	<i>26,930</i>	<i>10.9%</i>
Middle	929	51.8%	117,386	47.6%	253	14.1%	27,843	11.3%
Upper	515	28.7%	95,116	38.5%	371	20.7%	69,570	28.2%
Unknown	0	0.0%	0	0.0%	827	46.1%	122,505	49.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,793	100.0%	246,848	100.0%	1,793	100.0%	246,848	100.0%

HMDA Loan Distribution Table
Kalamazoo/Portage, MI MSA 28020 (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	12	1.4%	1,394	1.1%	40	4.7%	3,052	2.4%
Moderate	143	16.6%	13,920	11.0%	109	12.7%	9,857	7.8%
<i>Low/Moderate Total</i>	<i>155</i>	<i>18.0%</i>	<i>15,314</i>	<i>12.1%</i>	<i>149</i>	<i>17.3%</i>	<i>12,909</i>	<i>10.2%</i>
Middle	412	48.0%	49,813	39.4%	101	11.8%	12,545	9.9%
Upper	292	34.0%	61,237	48.5%	186	21.7%	36,584	29.0%
Unknown	0	0.0%	0	0.0%	423	49.2%	64,326	50.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>859</i>	<i>100.0%</i>	<i>126,364</i>	<i>100.0%</i>	<i>859</i>	<i>100.0%</i>	<i>126,364</i>	<i>100.0%</i>
Refinance								
Low	4	0.6%	251	0.3%	42	6.3%	2,819	3.2%
Moderate	137	20.5%	14,092	15.9%	96	14.4%	8,764	9.9%
<i>Low/Moderate Total</i>	<i>141</i>	<i>21.1%</i>	<i>14,343</i>	<i>16.1%</i>	<i>138</i>	<i>20.7%</i>	<i>11,583</i>	<i>13.0%</i>
Middle	348	52.2%	40,752	45.8%	102	15.3%	9,844	11.1%
Upper	178	26.7%	33,797	38.0%	135	20.2%	24,241	27.3%
Unknown	0	0.0%	0	0.0%	292	43.8%	43,224	48.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>667</i>	<i>100.0%</i>	<i>88,892</i>	<i>100.0%</i>	<i>667</i>	<i>100.0%</i>	<i>88,892</i>	<i>100.0%</i>
Home Improvement								
Low	1	1.1%	28	0.3%	10	11.0%	203	2.2%
Moderate	18	19.8%	1,064	11.4%	14	15.4%	586	6.3%
<i>Low/Moderate Total</i>	<i>19</i>	<i>20.9%</i>	<i>1,092</i>	<i>11.7%</i>	<i>24</i>	<i>26.4%</i>	<i>789</i>	<i>8.4%</i>
Middle	55	60.4%	5,241	56.1%	24	26.4%	1,285	13.7%
Upper	17	18.7%	3,014	32.2%	27	29.7%	3,235	34.6%
Unknown	0	0.0%	0	0.0%	16	17.6%	4,038	43.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>9,347</i>	<i>100.0%</i>	<i>91</i>	<i>100.0%</i>	<i>9,347</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	17	1.1%	1,673	0.7%	92	5.7%	6,074	2.7%
Moderate	298	18.4%	29,076	12.9%	219	13.5%	19,207	8.6%
<i>Low/Moderate Total</i>	<i>315</i>	<i>19.5%</i>	<i>30,749</i>	<i>13.7%</i>	<i>311</i>	<i>19.2%</i>	<i>25,281</i>	<i>11.3%</i>
Middle	815	50.4%	95,806	42.7%	227	14.0%	23,674	10.5%
Upper	487	30.1%	98,048	43.7%	348	21.5%	64,060	28.5%
Unknown	0	0.0%	0	0.0%	731	45.2%	111,588	49.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,617</i>	<i>100.0%</i>	<i>224,603</i>	<i>100.0%</i>	<i>1,617</i>	<i>100.0%</i>	<i>224,603</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Kalamazoo/Portage, MI MSA 28020 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	135	1.5%	9,962	0.9%	726	7.9%	50,361	4.6%	
Moderate	1,587	17.3%	135,102	12.5%	1,973	21.5%	171,091	15.8%	
<i>Low/Moderate Total</i>	<i>1,722</i>	<i>18.7%</i>	<i>145,064</i>	<i>13.4%</i>	<i>2,699</i>	<i>29.4%</i>	<i>221,452</i>	<i>20.4%</i>	
Middle	4,994	54.3%	551,092	50.9%	2,077	22.6%	225,470	20.8%	
Upper	2,474	26.9%	387,095	35.7%	2,579	28.1%	424,683	39.2%	
Unknown	0	0.0%	0	0.0%	1,835	20.0%	211,646	19.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>9,190</i>	<i>100.0%</i>	<i>1,083,251</i>	<i>100.0%</i>	<i>9,190</i>	<i>100.0%</i>	<i>1,083,251</i>	<i>100.0%</i>	
	Refinance								
Low	206	2.1%	12,459	1.0%	857	8.8%	63,647	5.3%	
Moderate	1,757	18.1%	175,192	14.5%	1,917	19.8%	179,920	14.9%	
<i>Low/Moderate Total</i>	<i>1,963</i>	<i>20.2%</i>	<i>187,651</i>	<i>15.6%</i>	<i>2,774</i>	<i>28.6%</i>	<i>243,567</i>	<i>20.2%</i>	
Middle	5,314	54.8%	617,894	51.3%	2,209	22.8%	247,852	20.6%	
Upper	2,426	25.0%	398,552	33.1%	2,515	25.9%	427,696	35.5%	
Unknown	0	0.0%	0	0.0%	2,205	22.7%	284,982	23.7%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>9,703</i>	<i>100.0%</i>	<i>1,204,097</i>	<i>100.0%</i>	<i>9,703</i>	<i>100.0%</i>	<i>1,204,097</i>	<i>100.0%</i>	
	Home Improvement								
Low	23	2.3%	1,004	1.7%	135	13.5%	4,592	8.0%	
Moderate	202	20.2%	10,268	17.8%	233	23.3%	9,221	16.0%	
<i>Low/Moderate Total</i>	<i>225</i>	<i>22.5%</i>	<i>11,272</i>	<i>19.5%</i>	<i>368</i>	<i>36.7%</i>	<i>13,813</i>	<i>23.9%</i>	
Middle	522	52.1%	27,245	47.2%	257	25.6%	12,248	21.2%	
Upper	255	25.4%	19,178	33.2%	336	33.5%	23,491	40.7%	
Unknown	0	0.0%	0	0.0%	41	4.1%	8,143	14.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,002</i>	<i>100.0%</i>	<i>57,695</i>	<i>100.0%</i>	<i>1,002</i>	<i>100.0%</i>	<i>57,695</i>	<i>100.0%</i>	
	Multi-Family								
Low	8	22.9%	6,710	16.7%	0	0.0%	0	0.0%	
Moderate	13	37.1%	7,243	18.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>21</i>	<i>60.0%</i>	<i>13,953</i>	<i>34.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	13	37.1%	26,196	65.1%	0	0.0%	0	0.0%	
Upper	1	2.9%	65	0.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	35	100.0%	40,214	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>40,214</i>	<i>100.0%</i>	<i>35</i>	<i>100.0%</i>	<i>40,214</i>	<i>100.0%</i>	
	HMDA Totals								
Low	372	1.9%	30,135	1.3%	1,718	8.6%	118,600	5.0%	
Moderate	3,559	17.9%	327,805	13.7%	4,123	20.7%	360,232	15.1%	
<i>Low/Moderate Total</i>	<i>3,931</i>	<i>19.7%</i>	<i>357,940</i>	<i>15.0%</i>	<i>5,841</i>	<i>29.3%</i>	<i>478,832</i>	<i>20.1%</i>	
Middle	10,843	54.4%	1,222,427	51.2%	4,543	22.8%	485,570	20.4%	
Upper	5,156	25.9%	804,890	33.7%	5,430	27.2%	875,870	36.7%	
Unknown	0	0.0%	0	0.0%	4,116	20.7%	544,985	22.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>19,930</i>	<i>100.0%</i>	<i>2,385,257</i>	<i>100.0%</i>	<i>19,930</i>	<i>100.0%</i>	<i>2,385,257</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Kalamazoo/Portage MI MSA 28020 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	12	2.2%	1,423	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	130	23.4%	23,406	22.5%	0	0.0%	0	0.0%	15	32.6%	1,617	29.9%
<i>Low/Moderate Total</i>	<i>142</i>	<i>25.6%</i>	<i>24,829</i>	<i>23.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>15</i>	<i>32.6%</i>	<i>1,617</i>	<i>29.9%</i>
Middle	264	47.6%	46,210	44.5%	2	66.7%	600	85.7%	19	41.3%	1,829	33.8%
Upper	149	26.8%	32,802	31.6%	1	33.3%	100	14.3%	12	26.1%	1,958	36.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>555</i>	<i>100.0%</i>	<i>103,841</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>700</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,404</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	243	43.8%	31,066	29.9%	2	66.7%	200	28.6%	35	76.1%	4,147	76.7%
Over \$1 Million	232	41.8%	55,599	53.5%	1	33.3%	500	71.4%	4	8.7%	479	8.9%
Not Known	80	14.4%	17,176	16.5%	0	0.0%	0	0.0%	7	15.2%	778	14.4%
<i>Total</i>	<i>555</i>	<i>100.0%</i>	<i>103,841</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>700</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,404</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	292	52.6%	15,953	15.4%	2	66.7%	200	28.6%	29	63.0%	1,347	24.9%
\$100,001 - \$250,000	140	25.2%	25,450	24.5%	0	0.0%	0	0.0%	14	30.4%	2,257	41.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	123	22.2%	62,438	60.1%	1	33.3%	500	71.4%	3	6.5%	1,800	33.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>555</i>	<i>100.0%</i>	<i>103,841</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>700</i>	<i>100.0%</i>	<i>46</i>	<i>100.0%</i>	<i>5,404</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	162	66.7%	8,657	27.9%	2	100.0%	200	100.0%	24	68.6%	1,165	28.1%
\$100,001 - \$250,000	52	21.4%	8,811	28.4%	0	0.0%	0	0.0%	9	25.7%	1,582	38.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	29	11.9%	13,598	43.8%	0	0.0%	0	0.0%	2	5.7%	1,400	33.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>243</i>	<i>100.0%</i>	<i>31,066</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>200</i>	<i>100.0%</i>	<i>35</i>	<i>100.0%</i>	<i>4,147</i>	<i>100.0%</i>

CRA Loan Distribution Table
Kalamazoo/Portage MI MSA 28020 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	12	2.3%	2,810	2.8%	0	0.0%	0	0.0%	1	2.5%	60	1.1%
Moderate	121	23.5%	21,205	21.2%	2	28.6%	521	34.5%	14	35.0%	1,548	28.5%
<i>Low/Moderate Total</i>	<i>133</i>	<i>25.8%</i>	<i>24,015</i>	<i>24.1%</i>	<i>2</i>	<i>28.6%</i>	<i>521</i>	<i>34.5%</i>	<i>15</i>	<i>37.5%</i>	<i>1,608</i>	<i>29.6%</i>
Middle	268	52.0%	50,164	50.2%	5	71.4%	990	65.5%	18	45.0%	2,458	45.2%
Upper	114	22.1%	25,664	25.7%	0	0.0%	0	0.0%	7	17.5%	1,374	25.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>515</i>	<i>100.0%</i>	<i>99,843</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,511</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>5,440</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	233	45.2%	31,373	31.4%	1	14.3%	100	6.6%	25	62.5%	3,024	55.6%
Over \$1 Million	208	40.4%	55,393	55.5%	0	0.0%	0	0.0%	6	15.0%	1,330	24.4%
Not Known	74	14.4%	13,077	13.1%	6	85.7%	1,411	93.4%	9	22.5%	1,086	20.0%
<i>Total</i>	<i>515</i>	<i>100.0%</i>	<i>99,843</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,511</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>5,440</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	264	51.3%	14,592	14.6%	1	14.3%	100	6.6%	21	52.5%	1,176	21.6%
\$100,001 - \$250,000	123	23.9%	22,471	22.5%	4	57.1%	760	50.3%	15	37.5%	2,803	51.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	128	24.9%	62,780	62.9%	2	28.6%	651	43.1%	4	10.0%	1,461	26.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>515</i>	<i>100.0%</i>	<i>99,843</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,511</i>	<i>100.0%</i>	<i>40</i>	<i>100.0%</i>	<i>5,440</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	149	63.9%	8,127	25.9%	1	100.0%	100	100.0%	14	56.0%	859	28.4%
\$100,001 - \$250,000	46	19.7%	7,589	24.2%	0	0.0%	0	0.0%	10	40.0%	1,884	62.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	38	16.3%	15,657	49.9%	0	0.0%	0	0.0%	1	4.0%	281	9.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>233</i>	<i>100.0%</i>	<i>31,373</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>3,024</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Kalamazoo/Portage, MI MSA 28020 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	119	1.7%	10,193	4.0%	1	0.8%	3	0.0%
Moderate	1,416	20.0%	61,776	24.1%	41	34.5%	3,475	54.8%
<i>Low/Moderate Total</i>	1,535	21.7%	71,969	28.1%	42	35.3%	3,478	54.8%
Middle	3,619	51.1%	115,137	45.0%	56	47.1%	2,567	40.5%
Upper	1,783	25.2%	67,451	26.4%	17	14.3%	255	4.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	140	2.0%	1,397	0.5%	4	3.4%	41	0.6%
<i>Total</i>	7,077	100.0%	255,954	100.0%	119	100.0%	6,341	100.0%
	By Revenue							
Total \$1 Million or Less	3,356	47.4%	115,616	45.2%	81	68.1%	4,200	66.2%
	By Loan Size							
\$100,000 or Less	6,547	92.5%	79,675	31.1%	105	88.2%	2,026	32.0%
\$100,001 - \$250,000	277	3.9%	48,293	18.9%	7	5.9%	1,415	22.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	253	3.6%	127,986	50.0%	7	5.9%	2,900	45.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	7,077	100.0%	255,954	100.0%	119	100.0%	6,341	100.0%

HMDA Loan Distribution Table

Lansing/E Lansing, MI MSA 29620 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	34	2.5%	2,854	1.4%	99	7.4%	8,147	3.9%
Moderate	206	15.4%	17,677	8.5%	194	14.5%	22,249	10.7%
<i>Low/Moderate Total</i>	240	18.0%	20,531	9.8%	293	22.0%	30,396	14.6%
Middle	776	58.2%	120,412	57.7%	153	11.5%	21,311	10.2%
Upper	318	23.8%	67,711	32.5%	223	16.7%	51,126	24.5%
Unknown	0	0.0%	0	0.0%	665	49.9%	105,821	50.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,334	100.0%	208,654	100.0%	1,334	100.0%	208,654	100.0%
Refinance								
Low	14	1.2%	920	0.5%	61	5.1%	4,981	3.0%
Moderate	105	8.8%	8,132	4.9%	122	10.2%	12,964	7.7%
<i>Low/Moderate Total</i>	119	10.0%	9,052	5.4%	183	15.3%	17,945	10.7%
Middle	775	64.9%	102,981	61.5%	159	13.3%	18,888	11.3%
Upper	301	25.2%	55,468	33.1%	241	20.2%	43,863	26.2%
Unknown	0	0.0%	0	0.0%	612	51.2%	86,805	51.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,195	100.0%	167,501	100.0%	1,195	100.0%	167,501	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	5.4%	93	1.4%
Moderate	8	14.3%	191	3.0%	10	17.9%	571	8.8%
<i>Low/Moderate Total</i>	8	14.3%	191	3.0%	13	23.2%	664	10.3%
Middle	39	69.6%	5,477	84.6%	8	14.3%	179	2.8%
Upper	9	16.1%	805	12.4%	24	42.9%	2,916	45.0%
Unknown	0	0.0%	0	0.0%	11	19.6%	2,714	41.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	56	100.0%	6,473	100.0%	56	100.0%	6,473	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	280	56.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	50.0%	280	56.0%	0	0.0%	0	0.0%
Middle	1	50.0%	220	44.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	500	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	500	100.0%	2	100.0%	500	100.0%
HMDA Totals								
Low	48	1.9%	3,774	1.0%	163	6.3%	13,221	3.5%
Moderate	320	12.4%	26,280	6.9%	326	12.6%	35,784	9.3%
<i>Low/Moderate Total</i>	368	14.2%	30,054	7.8%	489	18.9%	49,005	12.8%
Middle	1,591	61.5%	229,090	59.8%	320	12.4%	40,378	10.5%
Upper	628	24.3%	123,984	32.4%	488	18.9%	97,905	25.6%
Unknown	0	0.0%	0	0.0%	1,290	49.9%	195,840	51.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,587	100.0%	383,128	100.0%	2,587	100.0%	383,128	100.0%

HMDA Loan Distribution Table

Lansing/E Lansing, MI MSA 29620 (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	24	2.5%	1,960	1.4%	70	7.3%	5,626	4.0%
Moderate	151	15.7%	13,100	9.3%	119	12.4%	13,228	9.4%
<i>Low/Moderate Total</i>	<i>175</i>	<i>18.2%</i>	<i>15,060</i>	<i>10.7%</i>	<i>189</i>	<i>19.6%</i>	<i>18,854</i>	<i>13.4%</i>
Middle	513	53.3%	74,155	52.5%	135	14.0%	17,058	12.1%
Upper	274	28.5%	51,980	36.8%	165	17.2%	33,331	23.6%
Unknown	0	0.0%	0	0.0%	473	49.2%	71,952	51.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	962	100.0%	141,195	100.0%	962	100.0%	141,195	100.0%
Refinance								
Low	15	1.4%	960	0.7%	53	4.9%	4,060	2.8%
Moderate	125	11.6%	10,593	7.4%	125	11.6%	12,307	8.6%
<i>Low/Moderate Total</i>	<i>140</i>	<i>13.0%</i>	<i>11,553</i>	<i>8.1%</i>	<i>178</i>	<i>16.6%</i>	<i>16,367</i>	<i>11.4%</i>
Middle	662	61.6%	82,615	57.6%	172	16.0%	20,271	14.1%
Upper	272	25.3%	49,253	34.3%	215	20.0%	35,823	25.0%
Unknown	0	0.0%	0	0.0%	509	47.4%	70,960	49.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,074	100.0%	143,421	100.0%	1,074	100.0%	143,421	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	10.4%	60	1.1%
Moderate	5	10.4%	162	3.1%	4	8.3%	255	4.9%
<i>Low/Moderate Total</i>	<i>5</i>	<i>10.4%</i>	<i>162</i>	<i>3.1%</i>	<i>9</i>	<i>18.8%</i>	<i>315</i>	<i>6.0%</i>
Middle	24	50.0%	1,743	33.2%	13	27.1%	443	8.4%
Upper	19	39.6%	3,338	63.7%	18	37.5%	2,554	48.7%
Unknown	0	0.0%	0	0.0%	8	16.7%	1,931	36.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	5,243	100.0%	48	100.0%	5,243	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	39	1.9%	2,920	1.0%	128	6.1%	9,746	3.4%
Moderate	281	13.5%	23,855	8.2%	248	11.9%	25,790	8.9%
<i>Low/Moderate Total</i>	<i>320</i>	<i>15.4%</i>	<i>26,775</i>	<i>9.2%</i>	<i>376</i>	<i>18.0%</i>	<i>35,536</i>	<i>12.3%</i>
Middle	1,199	57.5%	158,513	54.7%	320	15.4%	37,772	13.0%
Upper	565	27.1%	104,571	36.1%	398	19.1%	71,708	24.7%
Unknown	0	0.0%	0	0.0%	990	47.5%	144,843	50.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2,084	100.0%	289,859	100.0%	2,084	100.0%	289,859	100.0%

Peer Group HMDA Loan Distribution Table

Lansing/East Lansing, MI MSA 29620 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	446	3.3%	30,449	2.0%	1,340	10.0%	98,784	6.3%	
Moderate	2,426	18.1%	184,855	11.8%	3,215	23.9%	303,608	19.4%	
<i>Low/Moderate Total</i>	2,872	21.4%	215,304	13.8%	4,555	33.9%	402,392	25.8%	
Middle	7,783	57.9%	903,238	57.8%	3,029	22.5%	348,565	22.3%	
Upper	2,779	20.7%	442,881	28.4%	2,991	22.3%	473,447	30.3%	
Unknown	0	0.0%	0	0.0%	2,859	21.3%	337,019	21.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	13,434	100.0%	1,561,423	100.0%	13,434	100.0%	1,561,423	100.0%	
	Refinance								
Low	438	2.5%	31,042	1.4%	1,736	9.9%	135,465	6.3%	
Moderate	3,005	17.1%	243,155	11.3%	3,943	22.4%	395,173	18.4%	
<i>Low/Moderate Total</i>	3,443	19.6%	274,197	12.8%	5,679	32.3%	530,638	24.7%	
Middle	10,735	61.0%	1,308,172	61.0%	4,262	24.2%	507,325	23.6%	
Upper	3,404	19.4%	563,694	26.3%	4,075	23.2%	667,936	31.1%	
Unknown	2	0.0%	55	0.0%	3,568	20.3%	440,219	20.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	17,584	100.0%	2,146,118	100.0%	17,584	100.0%	2,146,118	100.0%	
	Home Improvement								
Low	47	2.7%	1,359	1.6%	249	14.6%	7,425	8.9%	
Moderate	258	15.1%	8,562	10.3%	433	25.3%	17,105	20.5%	
<i>Low/Moderate Total</i>	305	17.8%	9,921	11.9%	682	39.9%	24,530	29.4%	
Middle	1,104	64.6%	53,665	64.3%	494	28.9%	20,847	25.0%	
Upper	301	17.6%	19,858	23.8%	459	26.8%	28,125	33.7%	
Unknown	0	0.0%	0	0.0%	75	4.4%	9,942	11.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	1,710	100.0%	83,444	100.0%	1,710	100.0%	83,444	100.0%	
	Multi-Family								
Low	4	9.5%	3,640	9.4%	0	0.0%	0	0.0%	
Moderate	17	40.5%	13,237	34.3%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	21	50.0%	16,877	43.7%	0	0.0%	0	0.0%	
Middle	19	45.2%	20,308	52.6%	0	0.0%	0	0.0%	
Upper	2	4.8%	1,396	3.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	42	100.0%	38,581	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	42	100.0%	38,581	100.0%	42	100.0%	38,581	100.0%	
	HMDA Totals								
Low	935	2.9%	66,490	1.7%	3,325	10.1%	241,674	6.3%	
Moderate	5,706	17.4%	449,809	11.7%	7,591	23.2%	715,886	18.7%	
<i>Low/Moderate Total</i>	6,641	20.3%	516,299	13.5%	10,916	33.3%	957,560	25.0%	
Middle	19,641	59.9%	2,285,383	59.7%	7,785	23.8%	876,737	22.9%	
Upper	6,486	19.8%	1,027,829	26.8%	7,525	23.0%	1,169,508	30.5%	
Unknown	2	0.0%	55	0.0%	6,544	20.0%	825,761	21.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	32,770	100.0%	3,829,566	100.0%	32,770	100.0%	3,829,566	100.0%	

CRA Loan Distribution Table
Lansing/E Lansing, MI MSA 29620 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	24	3.6%	2,128	1.8%	0	0.0%	0	0.0%	3	3.4%	1,403	9.4%
Moderate	103	15.6%	23,538	19.6%	0	0.0%	0	0.0%	8	9.2%	1,377	9.2%
<i>Low/Moderate Total</i>	<i>127</i>	<i>19.3%</i>	<i>25,666</i>	<i>21.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>12.6%</i>	<i>2,780</i>	<i>18.6%</i>
Middle	326	49.5%	56,928	47.5%	7	100.0%	517	100.0%	42	48.3%	6,703	45.0%
Upper	190	28.8%	33,513	27.9%	0	0.0%	0	0.0%	32	36.8%	5,267	35.3%
Unknown	16	2.4%	3,847	3.2%	0	0.0%	0	0.0%	2	2.3%	160	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>659</i>	<i>100.0%</i>	<i>119,954</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>517</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>14,910</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	310	47.0%	44,608	37.2%	4	57.1%	118	22.8%	53	60.9%	8,909	59.8%
Over \$1 Million	236	35.8%	55,547	46.3%	2	28.6%	249	48.2%	25	28.7%	4,450	29.8%
Not Known	113	17.1%	19,799	16.5%	1	14.3%	150	29.0%	9	10.3%	1,551	10.4%
<i>Total</i>	<i>659</i>	<i>100.0%</i>	<i>119,954</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>517</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>14,910</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	362	54.9%	17,686	14.7%	5	71.4%	168	32.5%	44	50.6%	2,706	18.1%
\$100,001 - \$250,000	154	23.4%	27,523	22.9%	2	28.6%	349	67.5%	26	29.9%	4,711	31.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	143	21.7%	74,745	62.3%	0	0.0%	0	0.0%	17	19.5%	7,493	50.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>659</i>	<i>100.0%</i>	<i>119,954</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>517</i>	<i>100.0%</i>	<i>87</i>	<i>100.0%</i>	<i>14,910</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	191	61.6%	8,513	19.1%	4	100.0%	118	100.0%	28	52.8%	1,624	18.2%
\$100,001 - \$250,000	69	22.3%	12,109	27.1%	0	0.0%	0	0.0%	15	28.3%	2,746	30.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	50	16.1%	23,986	53.8%	0	0.0%	0	0.0%	10	18.9%	4,539	50.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>310</i>	<i>100.0%</i>	<i>44,608</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>118</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>8,909</i>	<i>100.0%</i>

CRA Loan Distribution Table

Lansing/E Lansing, MI MSA 29620 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	11	2.0%	1,735	1.7%	0	0.0%	0	0.0%	1	1.6%	250	1.9%
Moderate	89	16.2%	17,744	17.3%	0	0.0%	0	0.0%	11	17.2%	2,472	18.6%
<i>Low/Moderate Total</i>	<i>100</i>	<i>18.2%</i>	<i>19,479</i>	<i>19.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>18.8%</i>	<i>2,722</i>	<i>20.4%</i>
Middle	268	48.8%	47,492	46.3%	4	100.0%	475	100.0%	33	51.6%	7,707	57.8%
Upper	171	31.1%	32,178	31.4%	0	0.0%	0	0.0%	17	26.6%	2,471	18.5%
Unknown	10	1.8%	3,336	3.3%	0	0.0%	0	0.0%	2	3.1%	424	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>549</i>	<i>100.0%</i>	<i>102,485</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>475</i>	<i>100.0%</i>	<i>64</i>	<i>100.0%</i>	<i>13,324</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	286	52.1%	39,067	38.1%	3	75.0%	415	87.4%	36	56.3%	5,932	44.5%
Over \$1 Million	211	38.4%	57,683	56.3%	1	25.0%	60	12.6%	19	29.7%	6,181	46.4%
Not Known	52	9.5%	5,735	5.6%	0	0.0%	0	0.0%	9	14.1%	1,211	9.1%
<i>Total</i>	<i>549</i>	<i>100.0%</i>	<i>102,485</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>475</i>	<i>100.0%</i>	<i>64</i>	<i>100.0%</i>	<i>13,324</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	282	51.4%	14,946	14.6%	3	75.0%	175	36.8%	21	32.8%	1,137	8.5%
\$100,001 - \$250,000	148	27.0%	27,302	26.6%	0	0.0%	0	0.0%	28	43.8%	4,589	34.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	119	21.7%	60,237	58.8%	1	25.0%	300	63.2%	15	23.4%	7,598	57.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>549</i>	<i>100.0%</i>	<i>102,485</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>475</i>	<i>100.0%</i>	<i>64</i>	<i>100.0%</i>	<i>13,324</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	176	61.5%	9,032	23.1%	2	66.7%	115	27.7%	14	38.9%	786	13.3%
\$100,001 - \$250,000	75	26.2%	13,436	34.4%	0	0.0%	0	0.0%	17	47.2%	3,008	50.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	35	12.2%	16,599	42.5%	1	33.3%	300	72.3%	5	13.9%	2,138	36.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>286</i>	<i>100.0%</i>	<i>39,067</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>415</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>5,932</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Lansing/East Lansing, MI MSA 29620 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	389	4.1%	16,132	4.9%	2	1.8%	27	0.9%
Moderate	1,412	14.8%	56,813	17.2%	5	4.4%	51	1.7%
<i>Low/Moderate Total</i>	1,801	18.8%	72,945	22.0%	7	6.2%	78	2.6%
Middle	4,985	52.1%	145,073	43.9%	89	78.8%	2,514	84.7%
Upper	2,498	26.1%	105,429	31.9%	15	13.3%	121	4.1%
Unknown	103	1.1%	5,738	1.7%	0	0.0%	0	0.0%
Tract Unknown	177	1.9%	1,644	0.5%	2	1.8%	255	8.6%
<i>Total</i>	9,564	100.0%	330,829	100.0%	113	100.0%	2,968	100.0%
	By Revenue							
Total \$1 Million or Less	4,346	45.4%	164,037	49.6%	89	78.8%	1,831	61.7%
	By Loan Size							
\$100,000 or Less	8,909	93.2%	96,916	29.3%	107	94.7%	1,155	38.9%
\$100,001 - \$250,000	323	3.4%	57,969	17.5%	4	3.5%	813	27.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	332	3.5%	175,944	53.2%	2	1.8%	1,000	33.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9,564	100.0%	330,829	100.0%	113	100.0%	2,968	100.0%

HMDA Loan Distribution Table

Niles/Benton Harbor, MI MSA 35660 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	11	2.3%	635	1.0%	26	5.5%	1,566	2.5%
Moderate	32	6.8%	2,145	3.4%	68	14.4%	5,828	9.3%
<i>Low/Moderate Total</i>	43	9.1%	2,780	4.4%	94	19.9%	7,394	11.8%
Middle	318	67.4%	40,304	64.2%	47	10.0%	4,843	7.7%
Upper	111	23.5%	19,716	31.4%	96	20.3%	19,202	30.6%
Unknown	0	0.0%	0	0.0%	235	49.8%	31,361	49.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	472	100.0%	62,800	100.0%	472	100.0%	62,800	100.0%
Refinance								
Low	11	2.4%	616	1.0%	23	5.0%	1,369	2.1%
Moderate	28	6.1%	1,277	2.0%	55	12.0%	4,185	6.6%
<i>Low/Moderate Total</i>	39	8.5%	1,893	3.0%	78	17.0%	5,554	8.7%
Middle	321	69.9%	41,202	64.7%	73	15.9%	6,191	9.7%
Upper	99	21.6%	20,609	32.4%	140	30.5%	24,898	39.1%
Unknown	0	0.0%	0	0.0%	168	36.6%	27,061	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	459	100.0%	63,704	100.0%	459	100.0%	63,704	100.0%
Home Improvement								
Low	2	4.3%	402	20.1%	7	14.9%	179	8.9%
Moderate	2	4.3%	81	4.0%	9	19.1%	353	17.6%
<i>Low/Moderate Total</i>	4	8.5%	483	24.1%	16	34.0%	532	26.6%
Middle	36	76.6%	1,242	62.1%	17	36.2%	368	18.4%
Upper	7	14.9%	276	13.8%	10	21.3%	592	29.6%
Unknown	0	0.0%	0	0.0%	4	8.5%	509	25.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	47	100.0%	2,001	100.0%	47	100.0%	2,001	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	3	100.0%	1,020	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,020	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3	100.0%	1,020	100.0%	3	100.0%	1,020	100.0%
HMDA Totals								
Low	24	2.4%	1,653	1.3%	56	5.7%	3,114	2.4%
Moderate	62	6.3%	3,503	2.7%	132	13.5%	10,366	8.0%
<i>Low/Moderate Total</i>	86	8.8%	5,156	4.0%	188	19.2%	13,480	10.4%
Middle	678	69.1%	83,768	64.7%	137	14.0%	11,402	8.8%
Upper	217	22.1%	40,601	31.3%	246	25.1%	44,692	34.5%
Unknown	0	0.0%	0	0.0%	410	41.8%	59,951	46.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	981	100.0%	129,525	100.0%	981	100.0%	129,525	100.0%

HMDA Loan Distribution Table

Niles/Benton Harbor, MI MSA 35660 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	4	1.0%	110	0.2%	20	4.9%	1,322	2.4%
Moderate	34	8.3%	2,522	4.5%	54	13.1%	4,725	8.5%
<i>Low/Moderate Total</i>	38	9.2%	2,632	4.7%	74	18.0%	6,047	10.9%
Middle	260	63.1%	34,302	61.8%	59	14.3%	6,275	11.3%
Upper	114	27.7%	18,595	33.5%	79	19.2%	15,798	28.4%
Unknown	0	0.0%	0	0.0%	200	48.5%	27,409	49.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	412	100.0%	55,529	100.0%	412	100.0%	55,529	100.0%
Refinance								
Low	6	1.4%	270	0.4%	28	6.5%	1,533	2.5%
Moderate	20	4.6%	1,185	2.0%	50	11.6%	4,332	7.2%
<i>Low/Moderate Total</i>	26	6.0%	1,455	2.4%	78	18.1%	5,865	9.7%
Middle	304	70.4%	41,890	69.2%	68	15.7%	6,535	10.8%
Upper	102	23.6%	17,164	28.4%	121	28.0%	22,857	37.8%
Unknown	0	0.0%	0	0.0%	165	38.2%	25,252	41.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	432	100.0%	60,509	100.0%	432	100.0%	60,509	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	9.8%	119	5.0%
Moderate	2	4.9%	25	1.0%	9	22.0%	263	11.0%
<i>Low/Moderate Total</i>	2	4.9%	25	1.0%	13	31.7%	382	16.0%
Middle	32	78.0%	1,646	68.9%	11	26.8%	468	19.6%
Upper	7	17.1%	717	30.0%	15	36.6%	1,097	45.9%
Unknown	0	0.0%	0	0.0%	2	4.9%	441	18.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	41	100.0%	2,388	100.0%	41	100.0%	2,388	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	10	1.1%	380	0.3%	52	5.9%	2,974	2.5%
Moderate	56	6.3%	3,732	3.2%	113	12.8%	9,320	7.9%
<i>Low/Moderate Total</i>	66	7.5%	4,112	3.5%	165	18.6%	12,294	10.4%
Middle	596	67.3%	77,838	65.7%	138	15.6%	13,278	11.2%
Upper	223	25.2%	36,476	30.8%	215	24.3%	39,752	33.6%
Unknown	0	0.0%	0	0.0%	367	41.5%	53,102	44.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	885	100.0%	118,426	100.0%	885	100.0%	118,426	100.0%

Peer Group HMDA Loan Distribution Table

Niles/Benton Harbor, MI MSA 35660 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	84	2.0%	4,624	0.8%	236	5.7%	16,066	2.8%	
Moderate	328	7.9%	20,199	3.5%	769	18.6%	64,497	11.1%	
<i>Low/Moderate Total</i>	412	10.0%	24,823	4.3%	1,005	24.3%	80,563	13.9%	
Middle	2,736	66.2%	396,465	68.3%	776	18.8%	77,903	13.4%	
Upper	984	23.8%	159,393	27.4%	1,550	37.5%	314,292	54.1%	
Unknown	0	0.0%	0	0.0%	801	19.4%	107,923	18.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	4,132	100.0%	580,681	100.0%	4,132	100.0%	580,681	100.0%	
Refinance									
Low	125	2.4%	6,434	0.9%	399	7.8%	27,554	3.9%	
Moderate	365	7.1%	23,483	3.3%	894	17.4%	80,007	11.3%	
<i>Low/Moderate Total</i>	490	9.5%	29,917	4.2%	1,293	25.1%	107,561	15.1%	
Middle	3,590	69.7%	509,039	71.7%	1,113	21.6%	116,331	16.4%	
Upper	1,067	20.7%	171,060	24.1%	1,721	33.4%	349,588	49.2%	
Unknown	0	0.0%	0	0.0%	1,020	19.8%	136,536	19.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	5,147	100.0%	710,016	100.0%	5,147	100.0%	710,016	100.0%	
Home Improvement									
Low	17	2.2%	844	2.1%	91	11.9%	3,014	7.3%	
Moderate	43	5.6%	1,567	3.8%	161	21.0%	6,983	17.0%	
<i>Low/Moderate Total</i>	60	7.8%	2,411	5.9%	252	32.9%	9,997	24.3%	
Middle	446	58.1%	24,366	59.2%	196	25.6%	7,369	17.9%	
Upper	261	34.0%	14,351	34.9%	297	38.7%	21,877	53.2%	
Unknown	0	0.0%	0	0.0%	22	2.9%	1,885	4.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	767	100.0%	41,128	100.0%	767	100.0%	41,128	100.0%	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	3	60.0%	781	13.1%	0	0.0%	0	0.0%	
Upper	2	40.0%	5,200	86.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	5	100.0%	5,981	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	5	100.0%	5,981	100.0%	5	100.0%	5,981	100.0%	
HMDA Totals									
Low	226	2.2%	11,902	0.9%	726	7.2%	46,634	3.5%	
Moderate	736	7.3%	45,249	3.4%	1,824	18.1%	151,487	11.3%	
<i>Low/Moderate Total</i>	962	9.6%	57,151	4.3%	2,550	25.4%	198,121	14.8%	
Middle	6,775	67.4%	930,651	69.6%	2,085	20.7%	201,603	15.1%	
Upper	2,314	23.0%	350,004	26.2%	3,568	35.5%	685,757	51.3%	
Unknown	0	0.0%	0	0.0%	1,848	18.4%	252,325	18.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	10,051	100.0%	1,337,806	100.0%	10,051	100.0%	1,337,806	100.0%	

CRA Loan Distribution Table
Niles/Benton Harbor, MI MSA 35660 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	29	9.2%	4,485	8.7%	0	0.0%	0	0.0%	1	2.6%	211	2.9%
Moderate	24	7.6%	3,396	6.6%	0	0.0%	0	0.0%	4	10.3%	1,248	17.1%
<i>Low/Moderate Total</i>	53	16.8%	7,881	15.2%	0	0.0%	0	0.0%	5	12.8%	1,459	20.0%
Middle	172	54.4%	27,905	53.9%	8	100.0%	1,214	100.0%	20	51.3%	2,678	36.6%
Upper	91	28.8%	16,004	30.9%	0	0.0%	0	0.0%	14	35.9%	3,173	43.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	316	100.0%	51,790	100.0%	8	100.0%	1,214	100.0%	39	100.0%	7,310	100.0%
	By Revenue											
Total \$1 Million or Less	178	56.3%	20,643	39.9%	4	50.0%	570	47.0%	27	69.2%	5,303	72.5%
Over \$1 Million	90	28.5%	26,333	50.8%	1	12.5%	224	18.5%	7	17.9%	1,401	19.2%
Not Known	48	15.2%	4,814	9.3%	3	37.5%	420	34.6%	5	12.8%	606	8.3%
<i>Total</i>	316	100.0%	51,790	100.0%	8	100.0%	1,214	100.0%	39	100.0%	7,310	100.0%
	By Loan Size											
\$100,000 or less	187	59.2%	9,221	17.8%	1	12.5%	60	4.9%	16	41.0%	1,154	15.8%
\$100,001 - \$250,000	70	22.2%	12,294	23.7%	7	87.5%	1,154	95.1%	17	43.6%	3,068	42.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	59	18.7%	30,275	58.5%	0	0.0%	0	0.0%	6	15.4%	3,088	42.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	316	100.0%	51,790	100.0%	8	100.0%	1,214	100.0%	39	100.0%	7,310	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	121	68.0%	6,135	29.7%	1	25.0%	60	10.5%	11	40.7%	801	15.1%
\$100,001 - \$250,000	41	23.0%	7,015	34.0%	3	75.0%	510	89.5%	11	40.7%	1,827	34.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	9.0%	7,493	36.3%	0	0.0%	0	0.0%	5	18.5%	2,675	50.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	178	100.0%	20,643	100.0%	4	100.0%	570	100.0%	27	100.0%	5,303	100.0%

CRA Loan Distribution Table
Niles/Benton Harbor, MI MSA 35660 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	24	10.0%	3,564	9.7%	0	0.0%	0	0.0%	2	6.5%	375	5.8%
Moderate	18	7.5%	2,378	6.5%	0	0.0%	0	0.0%	1	3.2%	60	0.9%
<i>Low/Moderate Total</i>	<i>42</i>	<i>17.5%</i>	<i>5,942</i>	<i>16.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>9.7%</i>	<i>435</i>	<i>6.8%</i>
Middle	141	58.8%	20,092	54.7%	5	100.0%	465	100.0%	16	51.6%	2,846	44.4%
Upper	57	23.8%	10,699	29.1%	0	0.0%	0	0.0%	12	38.7%	3,132	48.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>240</i>	<i>100.0%</i>	<i>36,733</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>465</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>6,413</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	139	57.9%	15,705	42.8%	3	60.0%	305	65.6%	20	64.5%	3,701	57.7%
Over \$1 Million	67	27.9%	18,087	49.2%	2	40.0%	160	34.4%	6	19.4%	2,383	37.2%
Not Known	34	14.2%	2,941	8.0%	0	0.0%	0	0.0%	5	16.1%	329	5.1%
<i>Total</i>	<i>240</i>	<i>100.0%</i>	<i>36,733</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>465</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>6,413</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	144	60.0%	7,459	20.3%	3	60.0%	115	24.7%	13	41.9%	816	12.7%
\$100,001 - \$250,000	53	22.1%	9,296	25.3%	2	40.0%	350	75.3%	12	38.7%	1,965	30.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	43	17.9%	19,978	54.4%	0	0.0%	0	0.0%	6	19.4%	3,632	56.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>240</i>	<i>100.0%</i>	<i>36,733</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>465</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>6,413</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	97	69.8%	5,377	34.2%	2	66.7%	105	34.4%	7	35.0%	509	13.8%
\$100,001 - \$250,000	30	21.6%	5,304	33.8%	1	33.3%	200	65.6%	10	50.0%	1,665	45.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	8.6%	5,024	32.0%	0	0.0%	0	0.0%	3	15.0%	1,527	41.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>139</i>	<i>100.0%</i>	<i>15,705</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>305</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>3,701</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Niles/Benton Harbor, MI MSA 35660 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	169	4.0%	6,755	5.1%	0	0.0%	0	0.0%
Moderate	375	8.9%	13,822	10.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	544	12.9%	20,577	15.6%	0	0.0%	0	0.0%
Middle	2,486	58.8%	70,586	53.6%	95	81.9%	6,845	91.8%
Upper	1,090	25.8%	39,677	30.2%	17	14.7%	600	8.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	111	2.6%	755	0.6%	4	3.4%	10	0.1%
<i>Total</i>	<i>4,231</i>	<i>100.0%</i>	<i>131,595</i>	<i>100.0%</i>	<i>116</i>	<i>100.0%</i>	<i>7,455</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	1,940	45.9%	68,444	52.0%	84	72.4%	3,992	53.5%
	By Loan Size							
\$100,000 or Less	3,970	93.8%	44,773	34.0%	94	81.0%	1,903	25.5%
\$100,001 - \$250,000	140	3.3%	23,740	18.0%	14	12.1%	2,431	32.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	121	2.9%	63,082	47.9%	8	6.9%	3,121	41.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,231</i>	<i>100.0%</i>	<i>131,595</i>	<i>100.0%</i>	<i>116</i>	<i>100.0%</i>	<i>7,455</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Saginaw, MI MSA 40980 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	44	58.7%	733	15.6%	0	0.0%	0	0.0%
Moderate	5	6.7%	203	4.3%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	49	65.3%	936	20.0%	0	0.0%	0	0.0%
Middle	6	8.0%	218	4.7%	4	5.3%	514	11.0%
Upper	20	26.7%	3,534	75.4%	30	40.0%	1,599	34.1%
Unknown	0	0.0%	0	0.0%	41	54.7%	2,575	54.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	75	100.0%	4,688	100.0%	75	100.0%	4,688	100.0%
Refinance								
Low	2	8.7%	52	2.3%	1	4.3%	68	3.0%
Moderate	6	26.1%	558	24.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	8	34.8%	610	26.7%	1	4.3%	68	3.0%
Middle	6	26.1%	550	24.0%	7	30.4%	761	33.3%
Upper	9	39.1%	1,128	49.3%	2	8.7%	277	12.1%
Unknown	0	0.0%	0	0.0%	13	56.5%	1,182	51.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	23	100.0%	2,288	100.0%	23	100.0%	2,288	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	80	61.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	50.0%	80	61.5%	0	0.0%	0	0.0%
Middle	1	50.0%	50	38.5%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	100.0%	130	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	130	100.0%	2	100.0%	130	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	15	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	15	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	15	100.0%	1	100.0%	15	100.0%
HMDA Totals								
Low	46	45.5%	785	11.0%	1	1.0%	68	1.0%
Moderate	12	11.9%	841	11.8%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	58	57.4%	1,626	22.8%	1	1.0%	68	1.0%
Middle	14	13.9%	833	11.7%	11	10.9%	1,275	17.9%
Upper	29	28.7%	4,662	65.5%	34	33.7%	2,006	28.2%
Unknown	0	0.0%	0	0.0%	55	54.5%	3,772	53.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	101	100.0%	7,121	100.0%	101	100.0%	7,121	100.0%

HMDA Loan Distribution Table

Saginaw, MI MSA 40980 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	1.2%	18	0.1%	5	6.1%	323	2.7%
Moderate	2	2.4%	122	1.0%	11	13.4%	985	8.2%
<i>Low/Moderate Total</i>	3	3.7%	140	1.2%	16	19.5%	1,308	10.9%
Middle	39	47.6%	5,365	44.7%	4	4.9%	466	3.9%
Upper	40	48.8%	6,507	54.2%	22	26.8%	4,390	36.5%
Unknown	0	0.0%	0	0.0%	40	48.8%	5,848	48.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	82	100.0%	12,012	100.0%	82	100.0%	12,012	100.0%
Refinance								
Low	4	6.1%	128	1.5%	2	3.0%	124	1.5%
Moderate	9	13.6%	485	5.8%	6	9.1%	487	5.8%
<i>Low/Moderate Total</i>	13	19.7%	613	7.3%	8	12.1%	611	7.3%
Middle	31	47.0%	3,204	38.0%	12	18.2%	1,086	12.9%
Upper	22	33.3%	4,606	54.7%	13	19.7%	2,471	29.3%
Unknown	0	0.0%	0	0.0%	33	50.0%	4,255	50.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	66	100.0%	8,423	100.0%	66	100.0%	8,423	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	16	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	100.0%	16	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	1	100.0%	16	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	16	100.0%	1	100.0%	16	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	2	100.0%	352	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	352	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	352	100.0%	2	100.0%	352	100.0%
HMDA Totals								
Low	5	3.3%	146	0.7%	7	4.6%	447	2.1%
Moderate	12	7.9%	623	3.0%	17	11.3%	1,472	7.1%
<i>Low/Moderate Total</i>	17	11.3%	769	3.7%	24	15.9%	1,919	9.2%
Middle	70	46.4%	8,569	41.2%	16	10.6%	1,552	7.5%
Upper	64	42.4%	11,465	55.1%	36	23.8%	6,877	33.1%
Unknown	0	0.0%	0	0.0%	75	49.7%	10,455	50.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	151	100.0%	20,803	100.0%	151	100.0%	20,803	100.0%

Peer Group HMDA Loan Distribution Table

Saginaw, MI MSA 40980 (2005 – Excluding Bank)

	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA								
Home Purchase								
Low	146	4.8%	5,660	2.0%	336	11.0%	18,826	6.7%
Moderate	455	14.9%	23,932	8.6%	652	21.3%	47,802	17.1%
<i>Low/Moderate Total</i>	<i>601</i>	<i>19.6%</i>	<i>29,592</i>	<i>10.6%</i>	<i>988</i>	<i>32.3%</i>	<i>66,628</i>	<i>23.8%</i>
Middle	1,405	45.9%	112,550	40.2%	653	21.3%	58,079	20.8%
Upper	1,055	34.5%	137,755	49.2%	824	26.9%	106,949	38.2%
Unknown	0	0.0%	0	0.0%	596	19.5%	48,241	17.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,061</i>	<i>100.0%</i>	<i>279,897</i>	<i>100.0%</i>	<i>3,061</i>	<i>100.0%</i>	<i>279,897</i>	<i>100.0%</i>
Refinance								
Low	309	8.7%	13,919	4.3%	392	11.0%	19,648	6.1%
Moderate	503	14.1%	28,353	8.8%	692	19.4%	46,567	14.5%
<i>Low/Moderate Total</i>	<i>812</i>	<i>22.8%</i>	<i>42,272</i>	<i>13.2%</i>	<i>1,084</i>	<i>30.5%</i>	<i>66,215</i>	<i>20.6%</i>
Middle	1,538	43.2%	126,947	39.5%	832	23.4%	71,449	22.2%
Upper	1,209	34.0%	151,931	47.3%	1,092	30.7%	134,386	41.8%
Unknown	0	0.0%	0	0.0%	551	15.5%	49,100	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,559</i>	<i>100.0%</i>	<i>321,150</i>	<i>100.0%</i>	<i>3,559</i>	<i>100.0%</i>	<i>321,150</i>	<i>100.0%</i>
Home Improvement								
Low	58	12.1%	1,091	7.0%	89	18.5%	1,552	10.0%
Moderate	78	16.2%	2,092	13.5%	122	25.4%	3,395	21.9%
<i>Low/Moderate Total</i>	<i>136</i>	<i>28.3%</i>	<i>3,183</i>	<i>20.5%</i>	<i>211</i>	<i>43.9%</i>	<i>4,947</i>	<i>31.9%</i>
Middle	212	44.1%	6,176	39.8%	109	22.7%	3,346	21.6%
Upper	133	27.7%	6,166	39.7%	155	32.2%	6,789	43.7%
Unknown	0	0.0%	0	0.0%	6	1.2%	443	2.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>481</i>	<i>100.0%</i>	<i>15,525</i>	<i>100.0%</i>	<i>481</i>	<i>100.0%</i>	<i>15,525</i>	<i>100.0%</i>
Multi-Family								
Low	1	14.3%	378	6.2%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>14.3%</i>	<i>378</i>	<i>6.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	2	28.6%	3,702	61.2%	0	0.0%	0	0.0%
Upper	4	57.1%	1,969	32.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	6,049	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>6,049</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>6,049</i>	<i>100.0%</i>
HMDA Totals								
Low	514	7.2%	21,048	3.4%	817	11.5%	40,026	6.4%
Moderate	1,036	14.6%	54,377	8.7%	1,466	20.6%	97,764	15.7%
<i>Low/Moderate Total</i>	<i>1,550</i>	<i>21.8%</i>	<i>75,425</i>	<i>12.1%</i>	<i>2,283</i>	<i>32.1%</i>	<i>137,790</i>	<i>22.1%</i>
Middle	3,157	44.4%	249,375	40.1%	1,594	22.4%	132,874	21.3%
Upper	2,401	33.8%	297,821	47.8%	2,071	29.1%	248,124	39.9%
Unknown	0	0.0%	0	0.0%	1,160	16.3%	103,833	16.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7,108</i>	<i>100.0%</i>	<i>622,621</i>	<i>100.0%</i>	<i>7,108</i>	<i>100.0%</i>	<i>622,621</i>	<i>100.0%</i>

CRA Loan Distribution Table

Saginaw, MI MSA 40980 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	2.9%	50	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	2.9%	300	5.0%	0	0.0%	0	0.0%	3	50.0%	115	23.3%
<i>Low/Moderate Total</i>	2	5.7%	350	5.8%	0	0.0%	0	0.0%	3	50.0%	115	23.3%
Middle	22	62.9%	4,555	76.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	11	31.4%	1,082	18.1%	0	0.0%	0	0.0%	3	50.0%	378	76.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	35	100.0%	5,987	100.0%	0	0.0%	0	0.0%	6	100.0%	493	100.0%
By Revenue												
Total \$1 Million or Less	14	40.0%	1,739	29.0%	0	0.0%	0	0.0%	6	100.0%	493	100.0%
Over \$1 Million	13	37.1%	2,777	46.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	8	22.9%	1,471	24.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	35	100.0%	5,987	100.0%	0	0.0%	0	0.0%	6	100.0%	493	100.0%
By Loan Size												
\$100,000 or less	23	65.7%	1,445	24.1%	0	0.0%	0	0.0%	4	66.7%	215	43.6%
\$100,001 - \$250,000	7	20.0%	1,325	22.1%	0	0.0%	0	0.0%	2	33.3%	278	56.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	14.3%	3,217	53.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	35	100.0%	5,987	100.0%	0	0.0%	0	0.0%	6	100.0%	493	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	12	85.7%	666	38.3%	0	0.0%	0	0.0%	4	66.7%	215	43.6%
\$100,001 - \$250,000	1	7.1%	131	7.5%	0	0.0%	0	0.0%	2	33.3%	278	56.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	7.1%	942	54.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	14	100.0%	1,739	100.0%	0	0.0%	0	0.0%	6	100.0%	493	100.0%

CRA Loan Distribution Table

Saginaw, MI MSA 40980 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	2	5.1%	125	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	12.8%	715	11.0%	0	0.0%	0	0.0%	4	66.7%	353	43.2%
<i>Low/Moderate Total</i>	7	17.9%	840	12.9%	0	0.0%	0	0.0%	4	66.7%	353	43.2%
Middle	21	53.8%	4,761	73.0%	0	0.0%	0	0.0%	1	16.7%	15	1.8%
Upper	11	28.2%	921	14.1%	0	0.0%	0	0.0%	1	16.7%	450	55.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	6,522	100.0%	0	0.0%	0	0.0%	6	100.0%	818	100.0%
	By Revenue											
Total \$1 Million or Less	18	46.2%	1,652	25.3%	0	0.0%	0	0.0%	5	83.3%	368	45.0%
Over \$1 Million	12	30.8%	1,845	28.3%	0	0.0%	0	0.0%	1	16.7%	450	55.0%
Not Known	9	23.1%	3,025	46.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	6,522	100.0%	0	0.0%	0	0.0%	6	100.0%	818	100.0%
	By Loan Size											
\$100,000 or less	25	64.1%	1,565	24.0%	0	0.0%	0	0.0%	4	66.7%	153	18.7%
\$100,001 - \$250,000	8	20.5%	1,502	23.0%	0	0.0%	0	0.0%	1	16.7%	215	26.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	15.4%	3,455	53.0%	0	0.0%	0	0.0%	1	16.7%	450	55.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	6,522	100.0%	0	0.0%	0	0.0%	6	100.0%	818	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	13	72.2%	800	48.4%	0	0.0%	0	0.0%	4	80.0%	153	41.6%
\$100,001 - \$250,000	5	27.8%	852	51.6%	0	0.0%	0	0.0%	1	20.0%	215	58.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	18	100.0%	1,652	100.0%	0	0.0%	0	0.0%	5	100.0%	368	100.0%

Peer Group CRA Loan Distribution Table

Saginaw, MI MSA 40980 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	265	8.6%	18,858	12.6%	2	11.1%	1	0.3%
Moderate	456	14.8%	27,634	18.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	721	23.4%	46,492	31.1%	2	11.1%	1	0.3%
Middle	1,336	43.4%	71,840	48.1%	4	22.2%	21	5.4%
Upper	1,022	33.2%	31,087	20.8%	12	66.7%	364	94.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,079	100.0%	149,419	100.0%	18	100.0%	386	100.0%
	By Revenue							
Total \$1 Million or Less	1,184	38.5%	50,616	33.9%	12	66.7%	131	33.9%
	By Loan Size							
\$100,000 or Less	2,773	90.1%	33,386	22.3%	17	94.4%	142	36.8%
\$100,001 - \$250,000	134	4.4%	23,068	15.4%	1	5.6%	244	63.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	172	5.6%	92,965	62.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,079	100.0%	149,419	100.0%	18	100.0%	386	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area Northern Michigan (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	25	2.1%	1,861	0.8%
Moderate	110	9.1%	14,473	6.5%	84	6.9%	8,404	3.8%
<i>Low/Moderate Total</i>	<i>110</i>	<i>9.1%</i>	<i>14,473</i>	<i>6.5%</i>	<i>109</i>	<i>9.0%</i>	<i>10,265</i>	<i>4.6%</i>
Middle	869	71.5%	156,790	70.0%	110	9.1%	13,850	6.2%
Upper	236	19.4%	52,735	23.5%	365	30.0%	81,446	36.4%
Unknown	0	0.0%	0	0.0%	631	51.9%	118,437	52.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,215</i>	<i>100.0%</i>	<i>223,998</i>	<i>100.0%</i>	<i>1,215</i>	<i>100.0%</i>	<i>223,998</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	55	3.3%	3,735	1.3%
Moderate	122	7.4%	12,580	4.4%	133	8.1%	12,160	4.3%
<i>Low/Moderate Total</i>	<i>122</i>	<i>7.4%</i>	<i>12,580</i>	<i>4.4%</i>	<i>188</i>	<i>11.4%</i>	<i>15,895</i>	<i>5.6%</i>
Middle	1,100	66.7%	184,785	64.7%	218	13.2%	24,759	8.7%
Upper	427	25.9%	88,179	30.9%	414	25.1%	94,554	33.1%
Unknown	0	0.0%	0	0.0%	829	50.3%	150,336	52.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,649</i>	<i>100.0%</i>	<i>285,544</i>	<i>100.0%</i>	<i>1,649</i>	<i>100.0%</i>	<i>285,544</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	7	6.7%	135	1.9%
Moderate	12	11.5%	680	9.7%	18	17.3%	480	6.8%
<i>Low/Moderate Total</i>	<i>12</i>	<i>11.5%</i>	<i>680</i>	<i>9.7%</i>	<i>25</i>	<i>24.0%</i>	<i>615</i>	<i>8.7%</i>
Middle	71	68.3%	4,386	62.3%	25	24.0%	943	13.4%
Upper	21	20.2%	1,970	28.0%	38	36.5%	2,496	35.5%
Unknown	0	0.0%	0	0.0%	16	15.4%	2,982	42.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>104</i>	<i>100.0%</i>	<i>7,036</i>	<i>100.0%</i>	<i>104</i>	<i>100.0%</i>	<i>7,036</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	87	2.9%	5,731	1.1%
Moderate	244	8.2%	27,733	5.4%	235	7.9%	21,044	4.1%
<i>Low/Moderate Total</i>	<i>244</i>	<i>8.2%</i>	<i>27,733</i>	<i>5.4%</i>	<i>322</i>	<i>10.8%</i>	<i>26,775</i>	<i>5.2%</i>
Middle	2,040	68.7%	345,961	67.0%	353	11.9%	39,552	7.7%
Upper	684	23.0%	142,884	27.7%	817	27.5%	178,496	34.6%
Unknown	0	0.0%	0	0.0%	1,476	49.7%	271,755	52.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,968</i>	<i>100.0%</i>	<i>516,578</i>	<i>100.0%</i>	<i>2,968</i>	<i>100.0%</i>	<i>516,578</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-Metropolitan Area Northern Michigan (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	30	3.1%	2,131	1.3%
Moderate	97	10.0%	8,748	5.2%	66	6.8%	6,321	3.7%
<i>Low/Moderate Total</i>	97	10.0%	8,748	5.2%	96	9.9%	8,452	5.0%
Middle	674	69.6%	112,685	66.4%	114	11.8%	12,882	7.6%
Upper	198	20.4%	48,209	28.4%	267	27.6%	60,803	35.8%
Unknown	0	0.0%	0	0.0%	492	50.8%	87,505	51.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	969	100.0%	169,642	100.0%	969	100.0%	169,642	100.0%
Refinance								
Low	0	0.0%	0	0.0%	39	2.8%	2,575	1.2%
Moderate	119	8.5%	10,612	5.1%	152	10.8%	12,863	6.2%
<i>Low/Moderate Total</i>	119	8.5%	10,612	5.1%	191	13.6%	15,438	7.5%
Middle	922	65.5%	123,109	59.5%	200	14.2%	22,439	10.8%
Upper	367	26.1%	73,287	35.4%	360	25.6%	68,103	32.9%
Unknown	0	0.0%	0	0.0%	657	46.7%	101,028	48.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,408	100.0%	207,008	100.0%	1,408	100.0%	207,008	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	10	12.0%	270	3.1%
Moderate	8	9.6%	248	2.9%	9	10.8%	318	3.7%
<i>Low/Moderate Total</i>	8	9.6%	248	2.9%	19	22.9%	588	6.8%
Middle	66	79.5%	7,499	86.5%	20	24.1%	1,044	12.0%
Upper	9	10.8%	927	10.7%	32	38.6%	3,848	44.4%
Unknown	0	0.0%	0	0.0%	12	14.5%	3,194	36.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	83	100.0%	8,674	100.0%	83	100.0%	8,674	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	100.0%	20	100.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	100.0%	20	100.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	20	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	20	100.0%	1	100.0%	20	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	79	3.2%	4,976	1.3%
Moderate	225	9.1%	19,628	5.1%	227	9.2%	19,502	5.1%
<i>Low/Moderate Total</i>	225	9.1%	19,628	5.1%	306	12.4%	24,478	6.4%
Middle	1,662	67.5%	243,293	63.1%	334	13.6%	36,365	9.4%
Upper	574	23.3%	122,423	31.8%	659	26.8%	132,754	34.5%
Unknown	0	0.0%	0	0.0%	1,162	47.2%	191,747	49.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,461	100.0%	385,344	100.0%	2,461	100.0%	385,344	100.0%

Peer Group HMDA Loan Distribution Table

Non-Metropolitan Area Northern Michigan (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	853	6.2%	55,185	3.1%	
Moderate	1,864	13.6%	165,359	9.2%	2,135	15.5%	179,681	10.0%	
<i>Low/Moderate Total</i>	<i>1,864</i>	<i>13.6%</i>	<i>165,359</i>	<i>9.2%</i>	<i>2,988</i>	<i>21.8%</i>	<i>234,866</i>	<i>13.0%</i>	
Middle	9,161	66.7%	1,185,329	65.8%	2,741	20.0%	276,818	15.4%	
Upper	2,702	19.7%	450,343	25.0%	5,498	40.0%	941,872	52.3%	
Unknown	3	0.0%	230	0.0%	2,503	18.2%	347,705	19.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>13,730</i>	<i>100.0%</i>	<i>1,801,261</i>	<i>100.0%</i>	<i>13,730</i>	<i>100.0%</i>	<i>1,801,261</i>	<i>100.0%</i>	
Refinance									
Low	0	0.0%	0	0.0%	1,220	6.5%	81,018	3.1%	
Moderate	2,598	13.9%	243,690	9.3%	3,051	16.3%	273,255	10.4%	
<i>Low/Moderate Total</i>	<i>2,598</i>	<i>13.9%</i>	<i>243,690</i>	<i>9.3%</i>	<i>4,271</i>	<i>22.9%</i>	<i>354,273</i>	<i>13.5%</i>	
Middle	12,455	66.7%	1,709,945	65.2%	4,030	21.6%	440,848	16.8%	
Upper	3,624	19.4%	669,286	23.5%	6,666	35.7%	1,262,802	48.1%	
Unknown	1	0.0%	128	0.0%	3,711	19.9%	565,126	21.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>18,678</i>	<i>100.0%</i>	<i>2,623,049</i>	<i>100.0%</i>	<i>18,678</i>	<i>100.0%</i>	<i>2,623,049</i>	<i>100.0%</i>	
Home Improvement									
Low	0	0.0%	0	0.0%	250	13.0%	7,277	6.6%	
Moderate	360	18.7%	15,067	13.7%	428	22.2%	15,046	13.6%	
<i>Low/Moderate Total</i>	<i>360</i>	<i>18.7%</i>	<i>15,067</i>	<i>13.7%</i>	<i>678</i>	<i>35.2%</i>	<i>22,323</i>	<i>20.2%</i>	
Middle	1,317	68.4%	71,946	65.3%	511	26.5%	24,364	22.1%	
Upper	248	12.9%	23,247	21.1%	677	35.2%	54,299	49.2%	
Unknown	0	0.0%	0	0.0%	59	3.1%	9,274	8.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,925</i>	<i>100.0%</i>	<i>110,260</i>	<i>100.0%</i>	<i>1,925</i>	<i>100.0%</i>	<i>110,260</i>	<i>100.0%</i>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	4	21.1%	33,239	52.1%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>4</i>	<i>21.1%</i>	<i>33,239</i>	<i>52.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	13	68.4%	30,159	47.2%	0	0.0%	0	0.0%	
Upper	2	10.5%	461	0.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	19	100.0%	63,859	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>63,859</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>63,859</i>	<i>100.0%</i>	
HMDA Totals									
Low	0	0.0%	0	0.0%	2,323	6.8%	143,480	3.1%	
Moderate	4,826	14.0%	457,355	9.9%	5,614	16.3%	467,982	10.2%	
<i>Low/Moderate Total</i>	<i>4,826</i>	<i>14.0%</i>	<i>457,355</i>	<i>9.9%</i>	<i>7,937</i>	<i>23.1%</i>	<i>611,462</i>	<i>13.3%</i>	
Middle	22,946	66.8%	2,997,379	65.2%	7,282	21.2%	742,030	16.1%	
Upper	6,576	19.1%	1,143,337	24.9%	12,841	37.4%	2,258,973	49.1%	
Unknown	4	0.0%	358	0.0%	6,292	18.3%	985,964	21.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>34,352</i>	<i>100.0%</i>	<i>4,598,429</i>	<i>100.0%</i>	<i>34,352</i>	<i>100.0%</i>	<i>4,598,429</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Non-Metropolitan Area Northern Michigan (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	90	7.1%	14,067	6.5%	1	9.1%	12	1.5%	18	9.3%	1,582	5.9%
<i>Low/Moderate Total</i>	<i>90</i>	<i>7.1%</i>	<i>14,067</i>	<i>6.5%</i>	<i>1</i>	<i>9.1%</i>	<i>12</i>	<i>1.5%</i>	<i>18</i>	<i>9.3%</i>	<i>1,582</i>	<i>5.9%</i>
Middle	866	68.5%	150,538	69.1%	8	72.7%	572	73.4%	131	67.5%	18,550	68.6%
Upper	308	24.3%	53,260	24.4%	2	18.2%	195	25.0%	45	23.2%	6,899	25.5%
Unknown	1	0.1%	111	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,265</i>	<i>100.0%</i>	<i>217,976</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>779</i>	<i>100.0%</i>	<i>194</i>	<i>100.0%</i>	<i>27,031</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	732	57.9%	88,660	40.7%	8	72.7%	474	60.8%	148	76.3%	16,555	61.2%
Over \$1 Million	426	33.7%	109,946	50.4%	0	0.0%	0	0.0%	26	13.4%	8,366	30.9%
Not Known	107	8.5%	19,370	8.9%	3	27.3%	305	39.2%	20	10.3%	2,110	7.8%
<i>Total</i>	<i>1,265</i>	<i>100.0%</i>	<i>217,976</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>779</i>	<i>100.0%</i>	<i>194</i>	<i>100.0%</i>	<i>27,031</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	713	56.4%	32,580	14.9%	8	72.7%	204	26.2%	120	61.9%	5,741	21.2%
\$100,001 - \$250,000	300	23.7%	53,411	24.5%	3	27.3%	575	73.8%	49	25.3%	8,941	33.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	252	19.9%	131,985	60.6%	0	0.0%	0	0.0%	25	12.9%	12,349	45.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,265</i>	<i>100.0%</i>	<i>217,976</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>779</i>	<i>100.0%</i>	<i>194</i>	<i>100.0%</i>	<i>27,031</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	500	68.3%	20,865	23.5%	6	75.0%	149	31.4%	101	68.2%	4,840	29.2%
\$100,001 - \$250,000	142	19.4%	24,862	28.0%	2	25.0%	325	68.6%	35	23.6%	6,295	38.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	90	12.3%	42,933	48.4%	0	0.0%	0	0.0%	12	8.1%	5,420	32.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>732</i>	<i>100.0%</i>	<i>88,660</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>474</i>	<i>100.0%</i>	<i>148</i>	<i>100.0%</i>	<i>16,555</i>	<i>100.0%</i>

CRA Loan Distribution Table
Non-Metropolitan Area Northern Michigan (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	78	7.9%	16,666	8.7%	0	0.0%	0	0.0%	6	4.1%	756	3.7%
<i>Low/Moderate Total</i>	78	7.9%	16,666	8.7%	0	0.0%	0	0.0%	6	4.1%	756	3.7%
Middle	663	66.8%	130,711	67.9%	9	75.0%	892	72.9%	102	69.9%	13,154	64.4%
Upper	252	25.4%	45,164	23.5%	3	25.0%	331	27.1%	38	26.0%	6,524	31.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	993	100.0%	192,541	100.0%	12	100.0%	1,223	100.0%	146	100.0%	20,434	100.0%
By Revenue												
Total \$1 Million or Less	546	55.0%	73,257	38.0%	10	83.3%	1,114	91.1%	106	72.6%	12,996	63.6%
Over \$1 Million	364	36.7%	106,175	55.1%	1	8.3%	99	8.1%	22	15.1%	5,104	25.0%
Not Known	83	8.4%	13,109	6.8%	1	8.3%	10	0.8%	18	12.3%	2,334	11.4%
<i>Total</i>	993	100.0%	192,541	100.0%	12	100.0%	1,223	100.0%	146	100.0%	20,434	100.0%
By Loan Size												
\$100,000 or less	510	51.4%	27,622	14.3%	8	66.7%	393	32.1%	83	56.8%	4,036	19.8%
\$100,001 - \$250,000	264	26.6%	48,306	25.1%	4	33.3%	830	67.9%	44	30.1%	7,385	36.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	219	22.1%	116,613	60.6%	0	0.0%	0	0.0%	19	13.0%	9,013	44.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	993	100.0%	192,541	100.0%	12	100.0%	1,223	100.0%	146	100.0%	20,434	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	337	61.7%	17,155	23.4%	6	60.0%	284	25.5%	67	63.2%	3,302	25.4%
\$100,001 - \$250,000	140	25.6%	24,403	33.3%	4	40.0%	830	74.5%	32	30.2%	5,381	41.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	69	12.6%	31,699	43.3%	0	0.0%	0	0.0%	7	6.6%	4,313	33.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	546	100.0%	73,257	100.0%	10	100.0%	1,114	100.0%	106	100.0%	12,996	100.0%

Peer Group CRA Loan Distribution Table

Non-Metropolitan Area Northern Michigan (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,922	11.2%	51,776	12.2%	28	11.2%	562	9.7%
<i>Low/Moderate Total</i>	1,922	11.2%	51,776	12.2%	28	11.2%	562	9.7%
Middle	11,075	64.4%	273,534	64.4%	193	77.2%	4,642	79.9%
Upper	3,436	20.0%	91,302	21.5%	23	9.2%	587	10.1%
Unknown	8	0.0%	1,052	0.2%	0	0.0%	0	0.0%
Tract Unknown	751	4.4%	7,006	1.6%	6	2.4%	22	0.4%
<i>Total</i>	17,192	100.0%	424,670	100.0%	250	100.0%	5,813	100.0%
	By Revenue							
Total \$1 Million or Less	8,135	47.3%	214,487	50.5%	194	77.6%	4,682	80.5%
	By Loan Size							
\$100,000 or Less	16,405	95.4%	169,470	39.9%	238	95.2%	3,119	53.7%
\$100,001 - \$250,000	425	2.5%	73,993	17.4%	8	3.2%	1,448	24.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	362	2.1%	181,207	42.7%	4	1.6%	1,246	21.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	17,192	100.0%	424,670	100.0%	250	100.0%	5,813	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area Western and Eastern Michigan (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	33	4.0%	2,324	2.2%
Moderate	37	4.5%	3,133	3.0%	111	13.5%	10,912	10.3%
<i>Low/Moderate Total</i>	37	4.5%	3,133	3.0%	144	17.6%	13,236	12.5%
Middle	592	72.2%	74,674	70.4%	94	11.5%	10,560	10.0%
Upper	191	23.3%	28,312	26.7%	177	21.6%	28,582	26.9%
Unknown	0	0.0%	0	0.0%	405	49.4%	53,741	50.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	820	100.0%	106,119	100.0%	820	100.0%	106,119	100.0%
Refinance								
Low	0	0.0%	0	0.0%	48	4.1%	3,183	2.4%
Moderate	44	3.8%	3,074	2.3%	149	12.8%	12,201	9.0%
<i>Low/Moderate Total</i>	44	3.8%	3,074	2.3%	197	16.9%	15,384	11.4%
Middle	840	72.0%	95,699	70.7%	190	16.3%	20,290	15.0%
Upper	283	24.3%	36,654	27.1%	289	24.8%	38,639	28.5%
Unknown	0	0.0%	0	0.0%	491	42.1%	61,114	45.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,167	100.0%	135,427	100.0%	1,167	100.0%	135,427	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	10	8.6%	162	2.9%
Moderate	1	0.9%	10	0.2%	21	18.1%	390	7.0%
<i>Low/Moderate Total</i>	1	0.9%	10	0.2%	31	26.7%	552	9.9%
Middle	90	77.6%	4,165	74.5%	29	25.0%	543	9.7%
Upper	25	21.6%	1,415	25.3%	49	42.2%	3,132	56.0%
Unknown	0	0.0%	0	0.0%	7	6.0%	1,363	24.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	5,590	100.0%	116	100.0%	5,590	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	91	4.3%	5,669	2.3%
Moderate	82	3.9%	6,217	2.5%	281	13.4%	23,503	9.5%
<i>Low/Moderate Total</i>	82	3.9%	6,217	2.5%	372	17.7%	29,172	11.8%
Middle	1,522	72.4%	174,538	70.6%	313	14.9%	31,393	12.7%
Upper	499	23.7%	66,381	26.9%	515	24.5%	70,353	28.5%
Unknown	0	0.0%	0	0.0%	903	42.9%	116,218	47.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,103	100.0%	247,136	100.0%	2,103	100.0%	247,136	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area Western and Eastern Michigan (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	21	2.7%	1,307	1.2%
Moderate	20	2.6%	1,934	1.8%	98	12.8%	8,781	8.1%
<i>Low/Moderate Total</i>	20	2.6%	1,934	1.8%	119	15.5%	10,088	9.3%
Middle	571	74.4%	75,129	69.5%	83	10.8%	9,054	8.4%
Upper	176	22.9%	31,091	28.7%	199	25.9%	35,441	32.8%
Unknown	0	0.0%	0	0.0%	366	47.7%	53,571	49.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	767	100.0%	108,154	100.0%	767	100.0%	108,154	100.0%
Refinance								
Low	0	0.0%	0	0.0%	41	3.7%	2,684	2.0%
Moderate	26	2.3%	1,681	1.3%	125	11.3%	9,731	7.4%
<i>Low/Moderate Total</i>	26	2.3%	1,681	1.3%	166	15.0%	12,415	9.5%
Middle	806	72.7%	91,082	69.4%	186	16.8%	18,293	13.9%
Upper	277	25.0%	38,566	29.4%	299	27.0%	41,329	31.5%
Unknown	0	0.0%	0	0.0%	458	41.3%	59,292	45.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,109	100.0%	131,329	100.0%	1,109	100.0%	131,329	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	5	6.3%	102	2.4%
Moderate	0	0.0%	0	0.0%	15	19.0%	368	8.8%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	20	25.3%	470	11.2%
Middle	62	78.5%	3,421	81.7%	20	25.3%	745	17.8%
Upper	17	21.5%	764	18.3%	31	39.2%	1,862	44.5%
Unknown	0	0.0%	0	0.0%	8	10.1%	1,108	26.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	79	100.0%	4,185	100.0%	79	100.0%	4,185	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	67	3.4%	4,093	1.7%
Moderate	46	2.4%	3,615	1.5%	238	12.2%	18,880	7.7%
<i>Low/Moderate Total</i>	46	2.4%	3,615	1.5%	305	15.6%	22,973	9.4%
Middle	1,439	73.6%	169,632	69.6%	289	14.8%	28,092	11.5%
Upper	470	24.0%	70,421	28.9%	529	27.1%	78,632	32.3%
Unknown	0	0.0%	0	0.0%	832	42.6%	113,971	46.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,955	100.0%	243,668	100.0%	1,955	100.0%	243,668	100.0%

Peer Group HMDA Loan Distribution Table

Non-Metropolitan Area Western and Eastern Michigan (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	17,306	4.3%	2,698,010	3.6%	15,569	3.9%	1,537,514	2.1%	
Moderate	66,857	16.6%	9,805,385	13.1%	72,983	18.1%	8,969,373	12.0%	
<i>Low/Moderate Total</i>	<i>84,163</i>	<i>20.9%</i>	<i>12,503,395</i>	<i>16.7%</i>	<i>88,552</i>	<i>22.0%</i>	<i>10,506,887</i>	<i>14.0%</i>	
Middle	176,074	43.7%	27,966,420	37.3%	107,679	26.8%	16,852,321	22.5%	
Upper	142,093	35.3%	34,415,422	45.9%	134,873	33.5%	34,123,939	45.5%	
Unknown	176	0.0%	47,336	0.1%	71,402	17.7%	13,449,426	17.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>402,506</i>	<i>100.0%</i>	<i>74,932,573</i>	<i>100.0%</i>	<i>402,506</i>	<i>100.0%</i>	<i>74,932,573</i>	<i>100.0%</i>	
Refinance									
Low	13,568	3.5%	2,235,993	2.9%	21,039	5.4%	2,146,625	2.8%	
Moderate	67,602	17.2%	10,949,199	14.1%	68,322	17.4%	9,453,381	12.2%	
<i>Low/Moderate Total</i>	<i>81,170</i>	<i>20.7%</i>	<i>13,185,192</i>	<i>17.0%</i>	<i>89,361</i>	<i>22.7%</i>	<i>11,600,006</i>	<i>15.0%</i>	
Middle	176,286	44.9%	29,696,856	38.3%	101,543	25.8%	17,559,281	22.7%	
Upper	135,334	34.4%	34,603,228	44.6%	123,729	31.5%	32,718,751	42.2%	
Unknown	105	0.0%	28,192	0.0%	78,262	19.9%	15,635,430	20.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>392,895</i>	<i>100.0%</i>	<i>77,513,468</i>	<i>100.0%</i>	<i>392,895</i>	<i>100.0%</i>	<i>77,513,468</i>	<i>100.0%</i>	
Home Improvement									
Low	1,168	3.9%	116,177	3.7%	2,666	9.0%	127,733	4.1%	
Moderate	5,801	19.5%	544,855	17.4%	6,184	20.8%	455,913	14.6%	
<i>Low/Moderate Total</i>	<i>6,969</i>	<i>23.5%</i>	<i>661,032</i>	<i>21.1%</i>	<i>8,850</i>	<i>29.8%</i>	<i>583,646</i>	<i>18.7%</i>	
Middle	13,642	45.9%	1,196,813	38.3%	8,657	29.1%	782,080	25.0%	
Upper	9,098	30.6%	1,269,074	40.6%	10,270	34.6%	1,457,825	46.6%	
Unknown	6	0.0%	693	0.0%	1,938	6.5%	304,061	9.7%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>29,715</i>	<i>100.0%</i>	<i>3,127,612</i>	<i>100.0%</i>	<i>29,715</i>	<i>100.0%</i>	<i>3,127,612</i>	<i>100.0%</i>	
Multi-Family									
Low	679	17.9%	402,783	12.1%	0	0.0%	0	0.0%	
Moderate	1,381	36.4%	1,012,816	30.5%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>2,060</i>	<i>54.3%</i>	<i>1,415,599</i>	<i>42.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	1,253	33.0%	1,044,727	31.4%	0	0.0%	0	0.0%	
Upper	480	12.7%	864,853	26.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	3,793	100.0%	3,325,179	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>3,793</i>	<i>100.0%</i>	<i>3,325,179</i>	<i>100.0%</i>	<i>3,793</i>	<i>100.0%</i>	<i>3,325,179</i>	<i>100.0%</i>	
HMDA Totals									
Low	32,721	3.9%	5,452,963	3.4%	39,274	4.7%	3,811,872	2.4%	
Moderate	141,641	17.1%	22,312,255	14.0%	147,489	17.8%	18,878,667	11.9%	
<i>Low/Moderate Total</i>	<i>174,362</i>	<i>21.0%</i>	<i>27,765,218</i>	<i>17.5%</i>	<i>186,763</i>	<i>22.5%</i>	<i>22,690,539</i>	<i>14.3%</i>	
Middle	367,255	44.3%	59,904,816	37.7%	217,879	26.3%	35,193,682	22.1%	
Upper	287,005	34.6%	71,152,577	44.8%	268,872	32.4%	68,300,515	43.0%	
Unknown	287	0.0%	76,221	0.0%	155,395	18.7%	32,714,096	20.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>828,909</i>	<i>100.0%</i>	<i>158,898,832</i>	<i>100.0%</i>	<i>828,909</i>	<i>100.0%</i>	<i>158,898,832</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Non-Metropolitan Area Western and Eastern Michigan (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	4.1%	2,535	3.1%	0	0.0%	0	0.0%	2	3.7%	255	3.4%
<i>Low/Moderate Total</i>	<i>19</i>	<i>4.1%</i>	<i>2,535</i>	<i>3.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>3.7%</i>	<i>255</i>	<i>3.4%</i>
Middle	331	71.3%	61,272	74.2%	8	88.9%	639	86.5%	33	61.1%	3,691	49.0%
Upper	114	24.6%	18,767	22.7%	1	11.1%	100	13.5%	19	35.2%	3,579	47.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>464</i>	<i>100.0%</i>	<i>82,574</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>739</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>7,525</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	233	50.2%	33,781	40.9%	6	66.7%	406	54.9%	32	59.3%	3,576	47.5%
Over \$1 Million	146	31.5%	39,444	47.8%	1	11.1%	173	23.4%	11	20.4%	2,657	35.3%
Not Known	85	18.3%	9,349	11.3%	2	22.2%	160	21.7%	11	20.4%	1,292	17.2%
<i>Total</i>	<i>464</i>	<i>100.0%</i>	<i>82,574</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>739</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>7,525</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	251	54.1%	12,328	14.9%	7	77.8%	416	56.3%	31	57.4%	1,512	20.1%
\$100,001 - \$250,000	122	26.3%	21,611	26.2%	2	22.2%	323	43.7%	15	27.8%	2,378	31.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	91	19.6%	48,635	58.9%	0	0.0%	0	0.0%	8	14.8%	3,635	48.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>464</i>	<i>100.0%</i>	<i>82,574</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>739</i>	<i>100.0%</i>	<i>54</i>	<i>100.0%</i>	<i>7,525</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	143	61.4%	7,280	21.6%	5	83.3%	256	63.1%	19	59.4%	889	24.9%
\$100,001 - \$250,000	53	22.7%	8,672	25.7%	1	16.7%	150	36.9%	9	28.1%	1,377	38.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	37	15.9%	17,829	52.8%	0	0.0%	0	0.0%	4	12.5%	1,310	36.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>233</i>	<i>100.0%</i>	<i>33,781</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>406</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>3,576</i>	<i>100.0%</i>

CRA Loan Distribution Table
Non-Metropolitan Area Western and Eastern Michigan (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	17	4.8%	3,274	4.6%	0	0.0%	0	0.0%	1	2.6%	440	7.8%
<i>Low/Moderate Total</i>	<i>17</i>	<i>4.8%</i>	<i>3,274</i>	<i>4.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>2.6%</i>	<i>440</i>	<i>7.8%</i>
Middle	266	74.5%	54,889	77.9%	6	85.7%	760	88.4%	32	82.1%	4,307	76.1%
Upper	74	20.7%	12,267	17.4%	1	14.3%	100	11.6%	6	15.4%	912	16.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>357</i>	<i>100.0%</i>	<i>70,430</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>860</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>5,659</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	169	47.3%	27,737	39.4%	5	71.4%	535	62.2%	31	79.5%	4,365	77.1%
Over \$1 Million	134	37.5%	38,688	54.9%	1	14.3%	300	34.9%	3	7.7%	617	10.9%
Not Known	54	15.1%	4,005	5.7%	1	14.3%	25	2.9%	5	12.8%	677	12.0%
<i>Total</i>	<i>357</i>	<i>100.0%</i>	<i>70,430</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>860</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>5,659</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	191	53.5%	10,440	14.8%	4	57.1%	210	24.4%	22	56.4%	1,249	22.1%
\$100,001 - \$250,000	84	23.5%	15,169	21.5%	2	28.6%	350	40.7%	11	28.2%	1,835	32.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	82	23.0%	44,821	63.6%	1	14.3%	300	34.9%	6	15.4%	2,575	45.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>357</i>	<i>100.0%</i>	<i>70,430</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>860</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>5,659</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	97	57.4%	5,471	19.7%	3	60.0%	185	34.6%	19	61.3%	1,132	25.9%
\$100,001 - \$250,000	42	24.9%	7,134	25.7%	2	40.0%	350	65.4%	9	29.0%	1,518	34.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	30	17.8%	15,132	54.6%	0	0.0%	0	0.0%	3	9.7%	1,715	39.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>169</i>	<i>100.0%</i>	<i>27,737</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>535</i>	<i>100.0%</i>	<i>31</i>	<i>100.0%</i>	<i>4,365</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Non-Metropolitan Area Western and Eastern Michigan (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	4,579	2.0%	224,025	2.4%	25	1.2%	333	0.3%
Moderate	25,626	11.1%	1,168,000	12.6%	67	3.3%	736	0.6%
<i>Low/Moderate Total</i>	30,205	13.0%	1,392,025	15.1%	92	4.5%	1,069	0.8%
Middle	92,646	40.0%	3,553,783	38.5%	1,390	68.0%	96,291	74.8%
Upper	104,625	45.1%	4,231,946	45.8%	542	26.5%	30,952	24.1%
Unknown	299	0.1%	24,017	0.3%	0	0.0%	0	0.0%
Tract Unknown	4,029	1.7%	39,570	0.4%	19	0.9%	371	0.3%
<i>Total</i>	<i>231,804</i>	<i>100.0%</i>	<i>9,241,341</i>	<i>100.0%</i>	<i>2,043</i>	<i>100.0%</i>	<i>128,683</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	98,548	42.5%	3,691,413	39.9%	1,702	83.3%	103,725	80.6%
	By Loan Size							
\$100,000 or Less	214,134	92.4%	2,569,797	27.8%	1,655	81.0%	36,493	28.4%
\$100,001 - \$250,000	8,025	3.5%	1,441,920	15.6%	261	12.8%	45,657	35.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9,645	4.2%	5,229,624	56.6%	127	6.2%	46,533	36.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>231,804</i>	<i>100.0%</i>	<i>9,241,341</i>	<i>100.0%</i>	<i>2,043</i>	<i>100.0%</i>	<i>128,683</i>	<i>100.0%</i>

HMDA Loan Distribution Table

State of Indiana (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	24	0.6%	1,677	0.4%	483	12.8%	31,243	7.1%
Moderate	408	10.8%	26,969	6.1%	1,064	28.1%	87,048	19.7%
<i>Low/Moderate Total</i>	432	11.4%	28,646	6.5%	1,547	40.9%	118,291	26.8%
Middle	2,209	58.4%	226,024	51.2%	931	24.6%	88,454	20.0%
Upper	1,142	30.2%	187,117	42.4%	1,166	30.8%	218,052	49.4%
Unknown	0	0.0%	0	0.0%	139	3.7%	16,990	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,783	100.0%	441,787	100.0%	3,783	100.0%	441,787	100.0%
Refinance								
Low	29	1.2%	2,245	0.7%	219	8.8%	13,958	4.4%
Moderate	271	10.9%	19,296	6.1%	530	21.2%	44,595	14.0%
<i>Low/Moderate Total</i>	300	12.0%	21,541	6.8%	749	30.0%	58,553	18.4%
Middle	1,429	57.3%	153,815	48.3%	631	25.3%	63,489	20.0%
Upper	767	30.7%	142,836	44.9%	972	38.9%	181,422	57.0%
Unknown	0	0.0%	0	0.0%	144	5.8%	14,728	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,496	100.0%	318,192	100.0%	2,496	100.0%	318,192	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	14	4.7%	186	2.2%
Moderate	27	9.1%	544	6.4%	67	22.6%	978	11.6%
<i>Low/Moderate Total</i>	27	9.1%	544	6.4%	81	27.3%	1,164	13.8%
Middle	191	64.3%	4,936	58.5%	85	28.6%	1,283	15.2%
Upper	79	26.6%	2,962	35.1%	127	42.8%	5,842	69.2%
Unknown	0	0.0%	0	0.0%	4	1.3%	153	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	297	100.0%	8,442	100.0%	297	100.0%	8,442	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	42.9%	371	14.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	42.9%	371	14.2%	0	0.0%	0	0.0%
Middle	4	57.1%	2,245	85.8%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	7	100.0%	2,616	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	7	100.0%	2,616	100.0%	7	100.0%	2,616	100.0%
HMDA Totals								
Low	53	0.8%	3,922	0.5%	716	10.9%	45,387	5.9%
Moderate	709	10.8%	47,180	6.1%	1,661	25.2%	132,621	17.2%
<i>Low/Moderate Total</i>	762	11.6%	51,102	6.6%	2,377	36.1%	178,008	23.1%
Middle	3,833	58.2%	387,020	50.2%	1,647	25.0%	153,226	19.9%
Upper	1,988	30.2%	332,915	43.2%	2,265	34.4%	405,316	52.6%
Unknown	0	0.0%	0	0.0%	294	4.5%	34,487	4.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6,583	100.0%	771,037	100.0%	6,583	100.0%	771,037	100.0%

HMDA Loan Distribution Table

State of Indiana (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	35	1.0%	3,374	0.8%	359	10.5%	24,379	5.9%
Moderate	372	10.8%	27,739	6.7%	930	27.1%	80,803	19.4%
<i>Low/Moderate Total</i>	<i>407</i>	<i>11.9%</i>	<i>31,113</i>	<i>7.5%</i>	<i>1,289</i>	<i>37.5%</i>	<i>105,182</i>	<i>25.3%</i>
Middle	1,979	57.6%	211,779	50.9%	824	24.0%	84,941	20.4%
Upper	1,047	30.5%	173,381	41.7%	1,218	35.5%	215,219	51.7%
Unknown	0	0.0%	0	0.0%	102	3.0%	10,931	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,433</i>	<i>100.0%</i>	<i>416,273</i>	<i>100.0%</i>	<i>3,433</i>	<i>100.0%</i>	<i>416,273</i>	<i>100.0%</i>
Refinance								
Low	19	0.9%	2,527	1.0%	174	8.2%	11,177	4.2%
Moderate	247	11.6%	18,751	7.1%	439	20.6%	35,858	13.5%
<i>Low/Moderate Total</i>	<i>266</i>	<i>12.5%</i>	<i>21,278</i>	<i>8.0%</i>	<i>613</i>	<i>28.8%</i>	<i>47,035</i>	<i>17.7%</i>
Middle	1,284	60.3%	137,149	51.6%	565	26.5%	55,602	20.9%
Upper	579	27.2%	107,438	40.4%	854	40.1%	150,609	56.6%
Unknown	0	0.0%	0	0.0%	97	4.6%	12,619	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,129</i>	<i>100.0%</i>	<i>265,865</i>	<i>100.0%</i>	<i>2,129</i>	<i>100.0%</i>	<i>265,865</i>	<i>100.0%</i>
Home Improvement								
Low	2	1.0%	30	0.4%	11	5.6%	148	2.2%
Moderate	18	9.1%	349	5.1%	45	22.7%	805	11.7%
<i>Low/Moderate Total</i>	<i>20</i>	<i>10.1%</i>	<i>379</i>	<i>5.5%</i>	<i>56</i>	<i>28.3%</i>	<i>953</i>	<i>13.9%</i>
Middle	125	63.1%	3,654	53.1%	58	29.3%	1,120	16.3%
Upper	53	26.8%	2,846	41.4%	84	42.4%	4,806	69.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>198</i>	<i>100.0%</i>	<i>6,879</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>	<i>6,879</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	56	1.0%	5,931	0.9%	544	9.4%	35,704	5.2%
Moderate	637	11.1%	46,839	6.8%	1,414	24.5%	117,466	17.0%
<i>Low/Moderate Total</i>	<i>693</i>	<i>12.0%</i>	<i>52,770</i>	<i>7.7%</i>	<i>1,958</i>	<i>34.0%</i>	<i>153,170</i>	<i>22.2%</i>
Middle	3,388	58.8%	352,582	51.2%	1,447	25.1%	141,663	20.6%
Upper	1,679	29.1%	283,665	41.2%	2,156	37.4%	370,634	53.8%
Unknown	0	0.0%	0	0.0%	199	3.5%	23,550	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,760</i>	<i>100.0%</i>	<i>689,017</i>	<i>100.0%</i>	<i>5,760</i>	<i>100.0%</i>	<i>689,017</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

State of Indiana (2005 – Excluding Bank)

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2,105	1.8%	157,262	1.1%	13,356	11.1%	959,803	7.0%
Moderate	14,860	12.4%	1,055,132	7.7%	28,972	24.2%	2,642,941	19.2%
<i>Low/Moderate Total</i>	<i>16,965</i>	<i>14.2%</i>	<i>1,212,394</i>	<i>8.8%</i>	<i>42,328</i>	<i>35.3%</i>	<i>3,602,744</i>	<i>26.2%</i>
Middle	66,802	55.8%	6,917,300	50.3%	27,335	22.8%	2,998,140	21.8%
Upper	36,042	30.1%	5,619,725	40.9%	32,294	27.0%	5,367,830	39.0%
Unknown	5	0.0%	288	0.0%	17,857	14.9%	1,780,993	13.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>119,814</i>	<i>100.0%</i>	<i>13,749,707</i>	<i>100.0%</i>	<i>119,814</i>	<i>100.0%</i>	<i>13,749,707</i>	<i>100.0%</i>
Refinance								
Low	1,574	1.6%	119,966	1.0%	9,356	9.5%	644,887	5.6%
Moderate	13,282	13.5%	983,844	8.5%	19,942	20.2%	1,747,615	15.2%
<i>Low/Moderate Total</i>	<i>14,856</i>	<i>15.1%</i>	<i>1,103,810</i>	<i>9.6%</i>	<i>29,298</i>	<i>29.7%</i>	<i>2,392,502</i>	<i>20.7%</i>
Middle	57,516	58.3%	6,055,798	52.5%	22,400	22.7%	2,352,940	20.4%
Upper	26,316	26.7%	4,373,087	37.9%	28,155	28.5%	4,673,418	40.5%
Unknown	12	0.0%	1,034	0.0%	18,847	19.1%	2,114,869	18.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>98,700</i>	<i>100.0%</i>	<i>11,533,729</i>	<i>100.0%</i>	<i>98,700</i>	<i>100.0%</i>	<i>11,533,729</i>	<i>100.0%</i>
Home Improvement								
Low	180	1.6%	6,364	1.3%	1,435	13.1%	36,624	7.7%
Moderate	1,469	13.4%	51,651	10.9%	2,405	21.9%	78,418	16.5%
<i>Low/Moderate Total</i>	<i>1,649</i>	<i>15.0%</i>	<i>58,015</i>	<i>12.2%</i>	<i>3,840</i>	<i>34.9%</i>	<i>115,042</i>	<i>24.2%</i>
Middle	6,864	62.5%	266,090	56.0%	3,072	28.0%	112,329	23.6%
Upper	2,477	22.5%	151,139	31.8%	3,776	34.4%	224,128	47.2%
Unknown	0	0.0%	0	0.0%	302	2.7%	23,745	5.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10,990</i>	<i>100.0%</i>	<i>475,244</i>	<i>100.0%</i>	<i>10,990</i>	<i>100.0%</i>	<i>475,244</i>	<i>100.0%</i>
Multi-Family								
Low	28	11.5%	38,172	7.8%	0	0.0%	0	0.0%
Moderate	63	25.9%	78,972	16.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>91</i>	<i>37.4%</i>	<i>117,144</i>	<i>24.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	121	49.8%	246,932	50.7%	0	0.0%	0	0.0%
Upper	31	12.8%	123,371	25.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	243	100.0%	487,447	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>243</i>	<i>100.0%</i>	<i>487,447</i>	<i>100.0%</i>	<i>243</i>	<i>100.0%</i>	<i>487,447</i>	<i>100.0%</i>
HMDA Totals								
Low	3,887	1.7%	321,764	1.2%	24,147	10.5%	1,641,314	6.3%
Moderate	29,674	12.9%	2,169,599	8.3%	51,319	22.3%	4,468,974	17.0%
<i>Low/Moderate Total</i>	<i>33,561</i>	<i>14.6%</i>	<i>2,491,363</i>	<i>9.5%</i>	<i>75,466</i>	<i>32.8%</i>	<i>6,110,288</i>	<i>23.3%</i>
Middle	131,303	57.2%	13,486,120	51.4%	52,807	23.0%	5,463,409	20.8%
Upper	64,866	28.2%	10,267,322	39.1%	64,225	28.0%	10,265,376	39.1%
Unknown	17	0.0%	1,322	0.0%	37,249	16.2%	4,407,054	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>229,747</i>	<i>100.0%</i>	<i>26,246,127</i>	<i>100.0%</i>	<i>229,747</i>	<i>100.0%</i>	<i>26,246,127</i>	<i>100.0%</i>

CRA Loan Distribution Table

State of Indiana (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	36	1.7%	9,723	2.2%	0	0.0%	0	0.0%	1	0.3%	200	0.4%
Moderate	336	15.8%	76,341	17.5%	0	0.0%	0	0.0%	31	10.4%	4,727	8.8%
<i>Low/Moderate Total</i>	<i>372</i>	<i>17.5%</i>	<i>86,064</i>	<i>19.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>32</i>	<i>10.7%</i>	<i>4,927</i>	<i>9.2%</i>
Middle	1,168	55.1%	217,475	50.0%	203	92.3%	24,231	91.5%	146	49.0%	22,697	42.4%
Upper	579	27.3%	131,417	30.2%	17	7.7%	2,246	8.5%	120	40.3%	25,938	48.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	2	0.1%	250	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,121</i>	<i>100.0%</i>	<i>435,206</i>	<i>100.0%</i>	<i>220</i>	<i>100.0%</i>	<i>26,477</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>	<i>53,562</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	1,072	50.5%	141,677	32.6%	191	86.8%	20,951	79.1%	220	73.8%	33,003	61.6%
Over \$1 Million	813	38.3%	240,902	55.4%	10	4.5%	1,952	7.4%	41	13.8%	14,407	26.9%
Not Known	236	11.1%	52,627	12.1%	19	8.6%	3,574	13.5%	37	12.4%	6,152	11.5%
<i>Total</i>	<i>2,121</i>	<i>100.0%</i>	<i>435,206</i>	<i>100.0%</i>	<i>220</i>	<i>100.0%</i>	<i>26,477</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>	<i>53,562</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	1,097	51.7%	52,912	12.2%	139	63.2%	5,597	21.1%	140	47.0%	8,450	15.8%
\$100,001 - \$250,000	476	22.4%	85,770	19.7%	52	23.6%	9,543	36.0%	99	33.2%	17,083	31.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	548	25.8%	296,524	68.1%	29	13.2%	11,337	42.8%	59	19.8%	28,029	52.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,121</i>	<i>100.0%</i>	<i>435,206</i>	<i>100.0%</i>	<i>220</i>	<i>100.0%</i>	<i>26,477</i>	<i>100.0%</i>	<i>298</i>	<i>100.0%</i>	<i>53,562</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	710	66.2%	33,434	23.6%	131	68.6%	5,098	24.3%	113	51.4%	6,668	20.2%
\$100,001 - \$250,000	214	20.0%	37,001	26.1%	37	19.4%	6,866	32.8%	77	35.0%	13,217	40.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	148	13.8%	71,242	50.3%	23	12.0%	8,987	42.9%	30	13.6%	13,118	39.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,072</i>	<i>100.0%</i>	<i>141,677</i>	<i>100.0%</i>	<i>191</i>	<i>100.0%</i>	<i>20,951</i>	<i>100.0%</i>	<i>220</i>	<i>100.0%</i>	<i>33,003</i>	<i>100.0%</i>

CRA Loan Distribution Table
State of Indiana (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	26	1.7%	6,575	1.8%	0	0.0%	0	0.0%	2	1.2%	450	1.4%
Moderate	230	14.8%	59,809	16.6%	0	0.0%	0	0.0%	25	15.0%	3,965	12.0%
<i>Low/Moderate Total</i>	<i>256</i>	<i>16.5%</i>	<i>66,384</i>	<i>18.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>27</i>	<i>16.2%</i>	<i>4,415</i>	<i>13.4%</i>
Middle	843	54.4%	187,133	52.0%	144	91.1%	16,215	89.1%	73	43.7%	12,883	39.0%
Upper	451	29.1%	106,559	29.6%	14	8.9%	1,985	10.9%	67	40.1%	15,707	47.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,550</i>	<i>100.0%</i>	<i>360,076</i>	<i>100.0%</i>	<i>158</i>	<i>100.0%</i>	<i>18,200</i>	<i>100.0%</i>	<i>167</i>	<i>100.0%</i>	<i>33,005</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	686	44.3%	102,147	28.4%	137	86.7%	14,471	79.5%	112	67.1%	17,211	52.1%
Over \$1 Million	651	42.0%	201,290	55.9%	6	3.8%	1,096	6.0%	24	14.4%	8,121	24.6%
Not Known	213	13.7%	56,639	15.7%	15	9.5%	2,633	14.5%	31	18.6%	7,673	23.2%
<i>Total</i>	<i>1,550</i>	<i>100.0%</i>	<i>360,076</i>	<i>100.0%</i>	<i>158</i>	<i>100.0%</i>	<i>18,200</i>	<i>100.0%</i>	<i>167</i>	<i>100.0%</i>	<i>33,005</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	745	48.1%	39,727	11.0%	102	64.6%	4,554	25.0%	74	44.3%	4,146	12.6%
\$100,001 - \$250,000	364	23.5%	65,942	18.3%	37	23.4%	6,392	35.1%	54	32.3%	9,496	28.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	441	28.5%	254,407	70.7%	19	12.0%	7,254	39.9%	39	23.4%	19,363	58.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,550</i>	<i>100.0%</i>	<i>360,076</i>	<i>100.0%</i>	<i>158</i>	<i>100.0%</i>	<i>18,200</i>	<i>100.0%</i>	<i>167</i>	<i>100.0%</i>	<i>33,005</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	442	64.4%	23,171	22.7%	96	70.1%	4,253	29.4%	60	53.6%	3,182	18.5%
\$100,001 - \$250,000	142	20.7%	24,975	24.5%	27	19.7%	4,601	31.8%	35	31.3%	6,158	35.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	102	14.9%	54,001	52.9%	14	10.2%	5,617	38.8%	17	15.2%	7,871	45.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>686</i>	<i>100.0%</i>	<i>102,147</i>	<i>100.0%</i>	<i>137</i>	<i>100.0%</i>	<i>14,471</i>	<i>100.0%</i>	<i>112</i>	<i>100.0%</i>	<i>17,211</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

State of Indiana (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	1,454	1.9%	59,331	2.3%	2	0.1%	3	0.0%
Moderate	11,027	14.5%	395,610	15.2%	91	2.8%	4,614	2.0%
<i>Low/Moderate Total</i>	12,481	16.4%	454,941	17.5%	93	2.8%	4,617	2.0%
Middle	42,921	56.2%	1,447,311	55.6%	2,852	87.0%	202,042	88.9%
Upper	18,622	24.4%	675,550	25.9%	283	8.6%	19,395	8.5%
Unknown	29	0.0%	1,405	0.1%	0	0.0%	0	0.0%
Tract Unknown	2,254	3.0%	25,717	1.0%	52	1.6%	1,244	0.5%
<i>Total</i>	76,307	100.0%	2,604,924	100.0%	3,280	100.0%	227,298	100.0%
	By Revenue							
Total \$1 Million or Less	33,608	44.0%	1,151,740	44.2%	2,694	82.1%	180,106	79.2%
	By Loan Size							
\$100,000 or Less	71,306	93.4%	828,198	31.8%	2,591	79.0%	79,589	35.0%
\$100,001 - \$250,000	2,437	3.2%	428,811	16.5%	514	15.7%	85,491	37.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2,564	3.4%	1,347,915	51.7%	175	5.3%	62,218	27.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	76,307	100.0%	2,604,924	100.0%	3,280	100.0%	227,298	100.0%

HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus, IN MSA 18020 26900 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	21	1.2%	1,422	0.6%	228	12.7%	15,611	6.4%
Moderate	236	13.1%	16,480	6.8%	520	29.0%	46,793	19.2%
<i>Low/Moderate Total</i>	257	14.3%	17,902	7.4%	748	41.7%	62,404	25.6%
Middle	901	50.2%	105,214	43.2%	416	23.2%	43,293	17.8%
Upper	637	35.5%	120,203	49.4%	558	31.1%	127,460	52.4%
Unknown	0	0.0%	0	0.0%	73	4.1%	10,162	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,795	100.0%	243,319	100.0%	1,795	100.0%	243,319	100.0%
Refinance								
Low	29	2.3%	2,245	1.2%	102	8.1%	7,207	3.7%
Moderate	176	14.1%	13,075	6.8%	274	21.9%	25,522	13.3%
<i>Low/Moderate Total</i>	205	16.4%	15,320	8.0%	376	30.0%	32,729	17.0%
Middle	594	47.4%	77,526	40.3%	281	22.4%	32,498	16.9%
Upper	453	36.2%	99,524	51.7%	500	39.9%	116,390	60.5%
Unknown	0	0.0%	0	0.0%	95	7.6%	10,753	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,252	100.0%	192,370	100.0%	1,252	100.0%	192,370	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	2.8%	32	0.9%
Moderate	13	9.1%	313	8.3%	32	22.4%	497	13.2%
<i>Low/Moderate Total</i>	13	9.1%	313	8.3%	36	25.2%	529	14.1%
Middle	69	48.3%	1,612	42.9%	39	27.3%	415	11.1%
Upper	61	42.7%	1,830	48.7%	65	45.5%	2,708	72.1%
Unknown	0	0.0%	0	0.0%	3	2.1%	103	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	143	100.0%	3,755	100.0%	143	100.0%	3,755	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	165	8.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	33.3%	165	8.4%	0	0.0%	0	0.0%
Middle	2	66.7%	1,809	91.6%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	1,974	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3	100.0%	1,974	100.0%	3	100.0%	1,974	100.0%
HMDA Totals								
Low	50	1.6%	3,667	0.8%	334	10.5%	22,850	5.2%
Moderate	426	13.3%	30,033	6.8%	826	25.9%	72,812	16.5%
<i>Low/Moderate Total</i>	476	14.9%	33,700	7.6%	1,160	36.3%	95,662	21.7%
Middle	1,566	49.0%	186,161	42.2%	736	23.1%	76,206	17.3%
Upper	1,151	36.0%	221,557	50.2%	1,123	35.2%	246,558	55.9%
Unknown	0	0.0%	0	0.0%	174	5.4%	22,992	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,193	100.0%	441,418	100.0%	3,193	100.0%	441,418	100.0%

HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus IN MSA 18020 26900 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	26	1.5%	2,607	1.1%	199	11.1%	14,744	6.1%
Moderate	225	12.6%	17,361	7.2%	489	27.4%	46,104	19.1%
<i>Low/Moderate Total</i>	251	14.1%	19,968	8.3%	688	38.5%	60,848	25.2%
Middle	911	51.0%	106,150	43.9%	424	23.7%	47,285	19.6%
Upper	624	34.9%	115,485	47.8%	616	34.5%	127,041	52.6%
Unknown	0	0.0%	0	0.0%	58	3.2%	6,429	2.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,786	100.0%	241,603	100.0%	1,786	100.0%	241,603	100.0%
Refinance								
Low	16	1.5%	1,189	0.8%	78	7.6%	5,627	3.6%
Moderate	147	14.2%	11,987	7.7%	205	19.8%	18,766	12.1%
<i>Low/Moderate Total</i>	163	15.8%	13,176	8.5%	283	27.4%	24,393	15.7%
Middle	516	50.0%	63,965	41.2%	264	25.6%	30,121	19.4%
Upper	354	34.3%	78,092	50.3%	435	42.1%	94,305	60.8%
Unknown	0	0.0%	0	0.0%	51	4.9%	6,414	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,033	100.0%	155,233	100.0%	1,033	100.0%	155,233	100.0%
Home Improvement								
Low	2	1.9%	30	0.8%	5	4.8%	37	1.0%
Moderate	7	6.7%	92	2.5%	20	19.2%	416	11.1%
<i>Low/Moderate Total</i>	9	8.7%	122	3.3%	25	24.0%	453	12.1%
Middle	55	52.9%	1,757	46.9%	29	27.9%	399	10.7%
Upper	40	38.5%	1,866	49.8%	50	48.1%	2,893	77.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	104	100.0%	3,745	100.0%	104	100.0%	3,745	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	44	1.5%	3,826	1.0%	282	9.6%	20,408	5.1%
Moderate	379	13.0%	29,440	7.3%	714	24.4%	65,286	16.3%
<i>Low/Moderate Total</i>	423	14.5%	33,266	8.3%	996	34.1%	85,694	21.4%
Middle	1,482	50.7%	171,872	42.9%	717	24.5%	77,805	19.4%
Upper	1,018	34.8%	195,443	48.8%	1,101	37.7%	224,239	56.0%
Unknown	0	0.0%	0	0.0%	109	3.7%	12,843	3.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,923	100.0%	400,581	100.0%	2,923	100.0%	400,581	100.0%

Peer Group HMDA Loan Distribution Table

Indianapolis/Anderson/Columbus, IN MSA 18020 26900 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	1,908	2.5%	135,820	1.5%	7,868	10.4%	603,488	6.5%	
Moderate	10,169	13.5%	753,720	8.1%	18,436	24.4%	1,783,818	19.2%	
<i>Low/Moderate Total</i>	<i>12,077</i>	<i>16.0%</i>	<i>889,540</i>	<i>9.6%</i>	<i>26,304</i>	<i>34.9%</i>	<i>2,387,306</i>	<i>25.7%</i>	
Middle	37,467	49.7%	4,138,755	44.6%	16,904	22.4%	1,963,835	21.2%	
Upper	25,874	34.3%	4,254,463	45.8%	20,985	27.8%	3,731,030	40.2%	
Unknown	0	0.0%	0	0.0%	11,225	14.9%	1,200,587	12.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>75,418</i>	<i>100.0%</i>	<i>9,282,758</i>	<i>100.0%</i>	<i>75,418</i>	<i>100.0%</i>	<i>9,282,758</i>	<i>100.0%</i>	
Refinance									
Low	1,407	2.4%	101,331	1.3%	5,121	8.7%	376,024	5.0%	
Moderate	8,904	15.2%	685,440	9.1%	11,646	19.8%	1,095,549	14.6%	
<i>Low/Moderate Total</i>	<i>10,311</i>	<i>17.5%</i>	<i>786,771</i>	<i>10.5%</i>	<i>16,767</i>	<i>28.5%</i>	<i>1,471,573</i>	<i>19.6%</i>	
Middle	29,961	51.0%	3,451,092	45.9%	12,897	21.9%	1,460,680	19.4%	
Upper	18,488	31.5%	3,285,082	43.7%	17,217	29.3%	3,173,192	42.2%	
Unknown	0	0.0%	0	0.0%	11,879	20.2%	1,417,500	18.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>58,760</i>	<i>100.0%</i>	<i>7,522,945</i>	<i>100.0%</i>	<i>58,760</i>	<i>100.0%</i>	<i>7,522,945</i>	<i>100.0%</i>	
Home Improvement									
Low	167	2.9%	5,887	2.1%	670	11.8%	19,910	7.0%	
Moderate	908	16.0%	33,314	11.7%	1,258	22.2%	45,056	15.9%	
<i>Low/Moderate Total</i>	<i>1,075</i>	<i>18.9%</i>	<i>39,201</i>	<i>13.8%</i>	<i>1,928</i>	<i>34.0%</i>	<i>64,966</i>	<i>22.9%</i>	
Middle	2,939	51.8%	129,861	45.8%	1,510	26.6%	63,875	22.5%	
Upper	1,662	29.3%	114,588	40.4%	2,070	36.5%	139,735	49.3%	
Unknown	0	0.0%	0	0.0%	168	3.0%	15,074	5.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>5,676</i>	<i>100.0%</i>	<i>283,650</i>	<i>100.0%</i>	<i>5,676</i>	<i>100.0%</i>	<i>283,650</i>	<i>100.0%</i>	
Multi-Family									
Low	9	7.8%	4,144	1.4%	0	0.0%	0	0.0%	
Moderate	34	29.6%	59,844	20.8%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>43</i>	<i>37.4%</i>	<i>63,988</i>	<i>22.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	59	51.3%	139,441	48.4%	0	0.0%	0	0.0%	
Upper	13	11.3%	84,403	29.3%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	115	100.0%	287,832	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>287,832</i>	<i>100.0%</i>	<i>115</i>	<i>100.0%</i>	<i>287,832</i>	<i>100.0%</i>	
HMDA Totals									
Low	3,491	2.5%	247,182	1.4%	13,659	9.8%	999,422	5.8%	
Moderate	20,015	14.3%	1,532,318	8.8%	31,340	22.4%	2,924,423	16.8%	
<i>Low/Moderate Total</i>	<i>23,506</i>	<i>16.8%</i>	<i>1,779,500</i>	<i>10.2%</i>	<i>44,999</i>	<i>32.1%</i>	<i>3,923,845</i>	<i>22.6%</i>	
Middle	70,426	50.3%	7,859,149	45.2%	31,311	22.4%	3,488,390	20.1%	
Upper	46,037	32.9%	7,738,536	44.5%	40,272	28.8%	7,043,957	40.5%	
Unknown	0	0.0%	0	0.0%	23,387	16.7%	2,920,993	16.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>139,969</i>	<i>100.0%</i>	<i>17,377,185</i>	<i>100.0%</i>	<i>139,969</i>	<i>100.0%</i>	<i>17,377,185</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Indianapolis/Anderson/Columbus IN MSA 18020 26900 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	27	2.5%	6,888	2.7%	0	0.0%	0	0.0%	1	0.5%	200	0.5%
Moderate	183	16.6%	43,478	17.3%	0	0.0%	0	0.0%	24	12.4%	3,650	9.3%
<i>Low/Moderate Total</i>	<i>210</i>	<i>19.1%</i>	<i>50,366</i>	<i>20.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>25</i>	<i>13.0%</i>	<i>3,850</i>	<i>9.8%</i>
Middle	480	43.6%	106,642	42.3%	19	90.5%	1,613	87.5%	78	40.4%	13,932	35.5%
Upper	412	37.4%	94,875	37.7%	2	9.5%	230	12.5%	90	46.6%	21,469	54.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,102</i>	<i>100.0%</i>	<i>251,883</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>1,843</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>39,251</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	512	46.5%	75,506	30.0%	20	95.2%	1,713	92.9%	138	71.5%	23,285	59.3%
Over \$1 Million	458	41.6%	143,244	56.9%	0	0.0%	0	0.0%	31	16.1%	11,639	29.7%
Not Known	132	12.0%	33,133	13.2%	1	4.8%	130	7.1%	24	12.4%	4,327	11.0%
<i>Total</i>	<i>1,102</i>	<i>100.0%</i>	<i>251,883</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>1,843</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>39,251</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	506	45.9%	26,846	10.7%	14	66.7%	613	33.3%	77	39.9%	4,846	12.3%
\$100,001 - \$250,000	283	25.7%	52,382	20.8%	6	28.6%	880	47.7%	70	36.3%	12,087	30.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	313	28.4%	172,655	68.5%	1	4.8%	350	19.0%	46	23.8%	22,318	56.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,102</i>	<i>100.0%</i>	<i>251,883</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>1,843</i>	<i>100.0%</i>	<i>193</i>	<i>100.0%</i>	<i>39,251</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	308	60.2%	15,946	21.1%	14	70.0%	613	35.8%	61	44.2%	3,703	15.9%
\$100,001 - \$250,000	120	23.4%	21,608	28.6%	5	25.0%	750	43.8%	52	37.7%	8,914	38.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	84	16.4%	37,952	50.3%	1	5.0%	350	20.4%	25	18.1%	10,668	45.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>512</i>	<i>100.0%</i>	<i>75,506</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>1,713</i>	<i>100.0%</i>	<i>138</i>	<i>100.0%</i>	<i>23,285</i>	<i>100.0%</i>

CRA Loan Distribution Table
Indianapolis/Anderson/Columbus IN MSA 18020 26900 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	21	2.5%	5,958	2.6%	0	0.0%	0	0.0%	1	0.9%	75	0.3%
Moderate	120	14.0%	38,332	17.0%	0	0.0%	0	0.0%	14	13.0%	3,101	12.2%
<i>Low/Moderate Total</i>	<i>141</i>	<i>16.5%</i>	<i>44,290</i>	<i>19.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>15</i>	<i>13.9%</i>	<i>3,176</i>	<i>12.5%</i>
Middle	379	44.3%	100,395	44.6%	26	100.0%	2,745	100.0%	41	38.0%	9,140	35.9%
Upper	336	39.3%	80,244	35.7%	0	0.0%	0	0.0%	52	48.1%	13,117	51.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>856</i>	<i>100.0%</i>	<i>224,929</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>2,745</i>	<i>100.0%</i>	<i>108</i>	<i>100.0%</i>	<i>25,433</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	358	41.8%	60,601	26.9%	25	96.2%	2,645	96.4%	59	54.6%	10,741	42.2%
Over \$1 Million	376	43.9%	122,876	54.6%	1	3.8%	100	3.6%	21	19.4%	7,795	30.6%
Not Known	122	14.3%	41,452	18.4%	0	0.0%	0	0.0%	28	25.9%	6,897	27.1%
<i>Total</i>	<i>856</i>	<i>100.0%</i>	<i>224,929</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>2,745</i>	<i>100.0%</i>	<i>108</i>	<i>100.0%</i>	<i>25,433</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	368	43.0%	21,434	9.5%	18	69.2%	710	25.9%	35	32.4%	2,256	8.9%
\$100,001 - \$250,000	208	24.3%	38,658	17.2%	5	19.2%	860	31.3%	40	37.0%	6,873	27.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	280	32.7%	164,837	73.3%	3	11.5%	1,175	42.8%	33	30.6%	16,304	64.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>856</i>	<i>100.0%</i>	<i>224,929</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>2,745</i>	<i>100.0%</i>	<i>108</i>	<i>100.0%</i>	<i>25,433</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	220	61.5%	12,441	20.5%	17	68.0%	610	23.1%	24	40.7%	1,468	13.7%
\$100,001 - \$250,000	69	19.3%	12,375	20.4%	5	20.0%	860	32.5%	23	39.0%	4,000	37.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	69	19.3%	35,785	59.1%	3	12.0%	1,175	44.4%	12	20.3%	5,273	49.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>358</i>	<i>100.0%</i>	<i>60,601</i>	<i>100.0%</i>	<i>25</i>	<i>100.0%</i>	<i>2,645</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>10,741</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Indianapolis/Anderson/Columbus, IN MSA 18020 26900 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	745	1.9%	37,602	2.9%	1	0.2%	1	0.0%
Moderate	5,863	14.9%	209,112	16.0%	33	5.6%	1,136	2.8%
<i>Low/Moderate Total</i>	6,608	16.8%	246,714	18.9%	34	5.8%	1,137	2.8%
Middle	19,061	48.5%	592,215	45.4%	472	80.5%	34,220	85.3%
Upper	12,731	32.4%	455,190	34.9%	70	11.9%	4,466	11.1%
Unknown	19	0.0%	848	0.1%	0	0.0%	0	0.0%
Tract Unknown	870	2.2%	10,244	0.8%	10	1.7%	288	0.7%
<i>Total</i>	39,289	100.0%	1,305,211	100.0%	586	100.0%	40,111	100.0%
	By Revenue							
Total \$1 Million or Less	16,845	42.9%	562,974	43.1%	456	77.8%	31,383	78.2%
	By Loan Size							
\$100,000 or Less	36,862	93.8%	413,863	31.7%	465	79.4%	12,954	32.3%
\$100,001 - \$250,000	1,157	2.9%	205,542	15.7%	85	14.5%	14,091	35.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,270	3.2%	685,806	52.5%	36	6.1%	13,066	32.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39,289	100.0%	1,305,211	100.0%	586	100.0%	40,111	100.0%

HMDA Loan Distribution Table

Bloomington, IN MSA 14020 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	1.2%	226	1.3%	22	13.3%	1,522	8.7%
Moderate	22	13.3%	1,719	9.8%	56	33.7%	4,980	28.5%
<i>Low/Moderate Total</i>	24	14.5%	1,945	11.1%	78	47.0%	6,502	37.2%
Middle	105	63.3%	11,486	65.7%	34	20.5%	2,992	17.1%
Upper	37	22.3%	4,045	23.1%	52	31.3%	7,696	44.0%
Unknown	0	0.0%	0	0.0%	2	1.2%	286	1.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	166	100.0%	17,476	100.0%	166	100.0%	17,476	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	5.6%	364	3.2%
Moderate	7	7.9%	645	5.7%	21	23.6%	1,932	17.0%
<i>Low/Moderate Total</i>	7	7.9%	645	5.7%	26	29.2%	2,296	20.2%
Middle	39	43.8%	4,546	39.9%	17	19.1%	1,828	16.0%
Upper	43	48.3%	6,201	54.4%	39	43.8%	6,381	56.0%
Unknown	0	0.0%	0	0.0%	7	7.9%	887	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	89	100.0%	11,392	100.0%	89	100.0%	11,392	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	10.0%	3	2.3%
Moderate	1	10.0%	3	2.3%	2	20.0%	10	7.7%
<i>Low/Moderate Total</i>	1	10.0%	3	2.3%	3	30.0%	13	10.0%
Middle	8	80.0%	125	96.2%	3	30.0%	10	7.7%
Upper	1	10.0%	2	1.5%	4	40.0%	107	82.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	10	100.0%	130	100.0%	10	100.0%	130	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.8%	226	0.8%	28	10.6%	1,889	6.5%
Moderate	30	11.3%	2,367	8.2%	79	29.8%	6,922	23.9%
<i>Low/Moderate Total</i>	32	12.1%	2,593	8.9%	107	40.4%	8,811	30.4%
Middle	152	57.4%	16,157	55.7%	54	20.4%	4,830	16.7%
Upper	81	30.6%	10,248	35.3%	95	35.8%	14,184	48.9%
Unknown	0	0.0%	0	0.0%	9	3.4%	1,173	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	265	100.0%	28,998	100.0%	265	100.0%	28,998	100.0%

HMDA Loan Distribution Table

Bloomington, IN MSA 14020 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	6	2.8%	643	2.5%	17	7.8%	1,338	5.1%
Moderate	21	9.6%	2,075	7.9%	39	17.9%	3,691	14.1%
<i>Low/Moderate Total</i>	27	12.4%	2,718	10.4%	56	25.7%	5,029	19.2%
Middle	126	57.8%	14,532	55.4%	59	27.1%	6,110	23.3%
Upper	65	29.8%	8,963	34.2%	96	44.0%	14,352	54.8%
Unknown	0	0.0%	0	0.0%	7	3.2%	722	2.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	218	100.0%	26,213	100.0%	218	100.0%	26,213	100.0%
Refinance								
Low	2	2.3%	1,200	11.2%	10	11.4%	725	6.8%
Moderate	8	9.1%	791	7.4%	20	22.7%	2,074	19.4%
<i>Low/Moderate Total</i>	10	11.4%	1,991	18.6%	30	34.1%	2,799	26.2%
Middle	55	62.5%	6,007	56.3%	25	28.4%	2,243	21.0%
Upper	23	26.1%	2,678	25.1%	30	34.1%	5,383	50.4%
Unknown	0	0.0%	0	0.0%	3	3.4%	251	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	88	100.0%	10,676	100.0%	88	100.0%	10,676	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	3	2.0%	1	20.0%	3	2.0%
<i>Low/Moderate Total</i>	1	20.0%	3	2.0%	1	20.0%	3	2.0%
Middle	3	60.0%	126	83.4%	2	40.0%	109	72.2%
Upper	1	20.0%	22	14.6%	2	40.0%	39	25.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5	100.0%	151	100.0%	5	100.0%	151	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	8	2.6%	1,843	5.0%	27	8.7%	2,063	5.6%
Moderate	30	9.6%	2,869	7.7%	60	19.3%	5,768	15.6%
<i>Low/Moderate Total</i>	38	12.2%	4,712	12.7%	87	28.0%	7,831	21.1%
Middle	184	59.2%	20,665	55.8%	86	27.7%	8,462	22.8%
Upper	89	28.6%	11,663	31.5%	128	41.2%	19,774	53.4%
Unknown	0	0.0%	0	0.0%	10	3.2%	973	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	311	100.0%	37,040	100.0%	311	100.0%	37,040	100.0%

Peer Group HMDA Loan Distribution Table

Bloomington, IN MSA 14020 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	76	1.7%	11,931	2.4%	451	10.1%	28,778	5.8%	
Moderate	484	10.8%	39,539	8.0%	865	19.4%	73,260	14.8%	
<i>Low/Moderate Total</i>	560	12.5%	51,470	10.4%	1,316	29.5%	102,038	20.6%	
Middle	2,678	60.0%	268,311	54.2%	976	21.9%	100,755	20.4%	
Upper	1,226	27.5%	174,967	35.4%	1,601	35.9%	236,160	47.7%	
Unknown	0	0.0%	0	0.0%	571	12.8%	55,795	11.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	4,464	100.0%	494,748	100.0%	4,464	100.0%	494,748	100.0%	
Refinance									
Low	64	1.5%	11,647	2.4%	392	9.2%	25,076	5.2%	
Moderate	408	9.6%	32,883	6.9%	781	18.3%	63,529	13.3%	
<i>Low/Moderate Total</i>	472	11.1%	44,530	9.3%	1,173	27.5%	88,605	18.5%	
Middle	2,733	64.2%	277,615	57.9%	986	23.1%	96,388	20.1%	
Upper	1,051	24.7%	156,630	32.7%	1,464	34.4%	219,846	45.9%	
Unknown	4	0.1%	290	0.1%	637	15.0%	74,226	15.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	4,260	100.0%	479,065	100.0%	4,260	100.0%	479,065	100.0%	
Home Improvement									
Low	5	0.9%	303	1.8%	80	13.8%	1,651	9.9%	
Moderate	55	9.5%	1,354	8.1%	133	22.9%	2,873	17.3%	
<i>Low/Moderate Total</i>	60	10.3%	1,657	10.0%	213	36.7%	4,524	27.2%	
Middle	408	70.2%	10,619	63.9%	164	28.2%	3,932	23.6%	
Upper	113	19.4%	4,353	26.2%	194	33.4%	7,801	46.9%	
Unknown	0	0.0%	0	0.0%	10	1.7%	372	2.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	581	100.0%	16,629	100.0%	581	100.0%	16,629	100.0%	
Multi-Family									
Low	3	12.5%	5,214	10.2%	0	0.0%	0	0.0%	
Moderate	7	29.2%	6,441	12.6%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	10	41.7%	11,655	22.7%	0	0.0%	0	0.0%	
Middle	9	37.5%	15,504	30.2%	0	0.0%	0	0.0%	
Upper	5	20.8%	24,104	47.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	24	100.0%	51,263	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	24	100.0%	51,263	100.0%	24	100.0%	51,263	100.0%	
HMDA Totals									
Low	148	1.6%	29,095	2.8%	923	9.9%	55,505	5.3%	
Moderate	954	10.2%	80,217	7.7%	1,779	19.1%	139,662	13.4%	
<i>Low/Moderate Total</i>	1,102	11.8%	109,312	10.5%	2,702	29.0%	195,167	18.7%	
Middle	5,828	62.5%	572,049	54.9%	2,126	22.8%	201,075	19.3%	
Upper	2,395	25.7%	360,054	34.6%	3,259	34.9%	463,807	44.5%	
Unknown	4	0.0%	290	0.0%	1,242	13.3%	181,656	17.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	9,329	100.0%	1,041,705	100.0%	9,329	100.0%	1,041,705	100.0%	

CRA Loan Distribution Table
Bloomington, IN MSA 14020 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	5	7.9%	1,637	13.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	7.9%	535	4.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>10</i>	<i>15.9%</i>	<i>2,172</i>	<i>17.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	33	52.4%	7,191	58.8%	0	0.0%	0	0.0%	3	75.0%	736	95.3%
Upper	20	31.7%	2,864	23.4%	0	0.0%	0	0.0%	1	25.0%	36	4.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>12,227</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>772</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	31	49.2%	5,902	48.3%	0	0.0%	0	0.0%	3	75.0%	447	57.9%
Over \$1 Million	25	39.7%	6,005	49.1%	0	0.0%	0	0.0%	1	25.0%	325	42.1%
Not Known	7	11.1%	320	2.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>12,227</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>772</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	30	47.6%	1,592	13.0%	0	0.0%	0	0.0%	1	25.0%	36	4.7%
\$100,001 - \$250,000	17	27.0%	2,841	23.2%	0	0.0%	0	0.0%	2	50.0%	411	53.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	16	25.4%	7,794	63.7%	0	0.0%	0	0.0%	1	25.0%	325	42.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>12,227</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>100.0%</i>	<i>772</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	17	54.8%	867	14.7%	0	0.0%	0	0.0%	1	33.3%	36	8.1%
\$100,001 - \$250,000	7	22.6%	1,028	17.4%	0	0.0%	0	0.0%	2	66.7%	411	91.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	22.6%	4,007	67.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>5,902</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>100.0%</i>	<i>447</i>	<i>100.0%</i>

CRA Loan Distribution Table
Bloomington, IN MSA 14020 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	2	5.1%	150	1.8%	0	0.0%	0	0.0%	1	12.5%	375	19.7%
Moderate	5	12.8%	983	12.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	17.9%	1,133	13.8%	0	0.0%	0	0.0%	1	12.5%	375	19.7%
Middle	21	53.8%	4,948	60.5%	0	0.0%	0	0.0%	2	25.0%	532	28.0%
Upper	11	28.2%	2,100	25.7%	0	0.0%	0	0.0%	5	62.5%	992	52.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	8,181	100.0%	0	0.0%	0	0.0%	8	100.0%	1,899	100.0%
	By Revenue											
Total \$1 Million or Less	21	53.8%	4,016	49.1%	0	0.0%	0	0.0%	8	100.0%	1,899	100.0%
Over \$1 Million	17	43.6%	4,035	49.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	1	2.6%	130	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	8,181	100.0%	0	0.0%	0	0.0%	8	100.0%	1,899	100.0%
	By Loan Size											
\$100,000 or less	20	51.3%	1,112	13.6%	0	0.0%	0	0.0%	3	37.5%	152	8.0%
\$100,001 - \$250,000	10	25.6%	1,948	23.8%	0	0.0%	0	0.0%	2	25.0%	400	21.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	23.1%	5,121	62.6%	0	0.0%	0	0.0%	3	37.5%	1,347	70.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	8,181	100.0%	0	0.0%	0	0.0%	8	100.0%	1,899	100.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	12	57.1%	550	13.7%	0	0.0%	0	0.0%	3	37.5%	152	8.0%
\$100,001 - \$250,000	4	19.0%	768	19.1%	0	0.0%	0	0.0%	2	25.0%	400	21.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	23.8%	2,698	67.2%	0	0.0%	0	0.0%	3	37.5%	1,347	70.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	21	100.0%	4,016	100.0%	0	0.0%	0	0.0%	8	100.0%	1,899	100.0%

Peer Group CRA Loan Distribution Table

Bloomington, IN MSA 14020 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	408	11.0%	12,004	11.5%	0	0.0%	0	0.0%
Moderate	459	12.3%	15,293	14.7%	5	5.4%	245	5.2%
<i>Low/Moderate Total</i>	867	23.3%	27,297	26.2%	5	5.4%	245	5.2%
Middle	1,866	50.1%	48,337	46.4%	79	85.9%	4,295	92.0%
Upper	790	21.2%	26,949	25.9%	7	7.6%	108	2.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	198	5.3%	1,556	1.5%	1	1.1%	20	0.4%
<i>Total</i>	3,721	100.0%	104,139	100.0%	92	100.0%	4,668	100.0%
	By Revenue							
Total \$1 Million or Less	1,625	43.7%	61,519	59.1%	68	73.9%	2,646	56.7%
	By Loan Size							
\$100,000 or Less	3,527	94.8%	39,290	37.7%	78	84.8%	1,741	37.3%
\$100,001 - \$250,000	106	2.8%	18,086	17.4%	11	12.0%	1,786	38.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	88	2.4%	46,763	44.9%	3	3.3%	1,141	24.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,721	100.0%	104,139	100.0%	92	100.0%	4,668	100.0%

HMDA Loan Distribution Table

Elkhart/Goshen, IN MSA 21140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	13	24.5%	866	16.6%
Moderate	3	5.7%	159	3.1%	18	34.0%	1,592	30.6%
<i>Low/Moderate Total</i>	3	5.7%	159	3.1%	31	58.5%	2,458	47.2%
Middle	47	88.7%	4,687	90.0%	9	17.0%	700	13.4%
Upper	3	5.7%	364	7.0%	10	18.9%	1,785	34.3%
Unknown	0	0.0%	0	0.0%	3	5.7%	267	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	53	100.0%	5,210	100.0%	53	100.0%	5,210	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	7	41.2%	565	32.5%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	7	41.2%	565	32.5%
Middle	16	94.1%	1,716	98.8%	4	23.5%	305	17.6%
Upper	1	5.9%	20	1.2%	6	35.3%	866	49.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	17	100.0%	1,736	100.0%	17	100.0%	1,736	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	13	18.6%	866	12.5%
Moderate	3	4.3%	159	2.3%	25	35.7%	2,157	31.1%
<i>Low/Moderate Total</i>	3	4.3%	159	2.3%	38	54.3%	3,023	43.5%
Middle	63	90.0%	6,403	92.2%	13	18.6%	1,005	14.5%
Upper	4	5.7%	384	5.5%	16	22.9%	2,651	38.2%
Unknown	0	0.0%	0	0.0%	3	4.3%	267	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	70	100.0%	6,946	100.0%	70	100.0%	6,946	100.0%

HMDA Loan Distribution Table

Elkhart/Goshen, IN MSA 21140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	6	14.3%	382	7.2%
Moderate	3	7.1%	181	3.4%	17	40.5%	1,510	28.4%
<i>Low/Moderate Total</i>	3	7.1%	181	3.4%	23	54.8%	1,892	35.6%
Middle	38	90.5%	4,977	93.8%	7	16.7%	951	17.9%
Upper	1	2.4%	150	2.8%	12	28.6%	2,465	46.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	42	100.0%	5,308	100.0%	42	100.0%	5,308	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	3.4%	80	2.5%
Moderate	1	3.4%	52	1.6%	9	31.0%	894	27.6%
<i>Low/Moderate Total</i>	1	3.4%	52	1.6%	10	34.5%	974	30.1%
Middle	25	86.2%	2,961	91.4%	6	20.7%	442	13.6%
Upper	3	10.3%	227	7.0%	13	44.8%	1,824	56.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	29	100.0%	3,240	100.0%	29	100.0%	3,240	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	7	9.9%	462	5.4%
Moderate	4	5.6%	233	2.7%	26	36.6%	2,404	28.1%
<i>Low/Moderate Total</i>	4	5.6%	233	2.7%	33	46.5%	2,866	33.5%
Middle	63	88.7%	7,938	92.9%	13	18.3%	1,393	16.3%
Upper	4	5.6%	377	4.4%	25	35.2%	4,289	50.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	71	100.0%	8,548	100.0%	71	100.0%	8,548	100.0%

Peer Group HMDA Loan Distribution Table

Elkhart/Goshen, IN MSA 21140 (2005 – Excluding Bank)

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	6	0.1%	611	0.1%	756	12.7%	54,198	8.8%
Moderate	250	4.2%	14,223	2.3%	1,546	26.0%	142,818	23.2%
<i>Low/Moderate Total</i>	256	4.3%	14,834	2.4%	2,302	38.8%	197,016	31.9%
Middle	5,277	88.9%	556,191	90.2%	1,448	24.4%	155,599	25.2%
Upper	402	6.8%	45,767	7.4%	1,235	20.8%	181,554	29.4%
Unknown	0	0.0%	0	0.0%	950	16.0%	82,623	13.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,935	100.0%	616,792	100.0%	5,935	100.0%	616,792	100.0%
	Refinance							
Low	5	0.1%	407	0.1%	445	9.4%	32,979	6.7%
Moderate	144	3.0%	8,983	1.8%	1,039	21.9%	90,012	18.3%
<i>Low/Moderate Total</i>	149	3.1%	9,390	1.9%	1,484	31.2%	122,991	25.0%
Middle	4,263	89.7%	442,592	90.1%	1,171	24.6%	115,769	23.6%
Upper	339	7.1%	39,460	8.0%	1,246	26.2%	164,195	33.4%
Unknown	0	0.0%	0	0.0%	850	17.9%	88,487	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,751	100.0%	491,442	100.0%	4,751	100.0%	491,442	100.0%
	Home Improvement							
Low	1	0.2%	30	0.1%	83	12.9%	2,016	7.7%
Moderate	15	2.3%	870	3.3%	139	21.6%	5,515	21.1%
<i>Low/Moderate Total</i>	16	2.5%	900	3.4%	222	34.5%	7,531	28.8%
Middle	579	90.0%	23,187	88.5%	210	32.7%	7,462	28.5%
Upper	48	7.5%	2,100	8.0%	201	31.3%	10,411	39.8%
Unknown	0	0.0%	0	0.0%	10	1.6%	783	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	643	100.0%	26,187	100.0%	643	100.0%	26,187	100.0%
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	11.1%	306	3.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	11.1%	306	3.0%	0	0.0%	0	0.0%
Middle	8	88.9%	9,813	97.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	9	100.0%	10,119	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	9	100.0%	10,119	100.0%	9	100.0%	10,119	100.0%
	HMDA Totals							
Low	12	0.1%	1,048	0.1%	1,284	11.3%	89,193	7.8%
Moderate	410	3.6%	24,382	2.1%	2,724	24.0%	238,345	20.8%
<i>Low/Moderate Total</i>	422	3.7%	25,430	2.2%	4,008	35.4%	327,538	28.6%
Middle	10,127	89.3%	1,031,783	90.1%	2,829	25.0%	278,830	24.4%
Upper	789	7.0%	87,327	7.6%	2,682	23.7%	356,160	31.1%
Unknown	0	0.0%	0	0.0%	1,819	16.0%	182,012	15.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	11,338	100.0%	1,144,540	100.0%	11,338	100.0%	1,144,540	100.0%

CRA Loan Distribution Table

Elkhart/Goshen IN MSA 21140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	2.6%	800	4.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	5.1%	1,078	6.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	3	7.7%	1,878	11.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	26	66.7%	9,970	60.2%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
Upper	10	25.6%	4,719	28.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	16,567	100.0%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
By Revenue												
Total \$1 Million or Less	1	2.6%	50	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	25	64.1%	11,442	69.1%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
Not Known	13	33.3%	5,075	30.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	16,567	100.0%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
By Loan Size												
\$100,000 or less	6	15.4%	450	2.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	12.8%	1,058	6.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	28	71.8%	15,059	90.9%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	39	100.0%	16,567	100.0%	0	0.0%	0	0.0%	1	100.0%	620	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	1	100.0%	50	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	50	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

CRA Loan Distribution Table

Elkhart/Goshen IN MSA 21140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	2.7%	325	2.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	5	13.5%	1,534	10.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	6	16.2%	1,859	12.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	28	75.7%	10,935	76.0%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
Upper	3	8.1%	1,600	11.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	37	100.0%	14,394	100.0%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
By Revenue												
Total \$1 Million or Less	5	13.5%	1,356	9.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	24	64.9%	10,365	72.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	8	21.6%	2,673	18.6%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
<i>Total</i>	37	100.0%	14,394	100.0%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
By Loan Size												
\$100,000 or less	7	18.9%	506	3.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	6	16.2%	1,128	7.8%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	64.9%	12,760	88.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	37	100.0%	14,394	100.0%	0	0.0%	0	0.0%	1	100.0%	215	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	3	60.0%	178	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	40.0%	1,178	86.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5	100.0%	1,356	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Elkhart Goshen, IN MSA 21140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	112	2.4%	4,185	1.6%	0	0.0%	0	0.0%
Moderate	173	3.7%	11,637	4.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	285	6.1%	15,822	6.0%	0	0.0%	0	0.0%
Middle	4,075	86.7%	231,293	87.3%	126	99.2%	9,708	100.0%
Upper	182	3.9%	15,031	5.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	158	3.4%	2,899	1.1%	1	0.8%	1	0.0%
<i>Total</i>	4,700	100.0%	265,045	100.0%	127	100.0%	9,709	100.0%
	By Revenue							
Total \$1 Million or Less	1,884	40.1%	105,440	39.8%	104	81.9%	6,670	68.7%
	By Loan Size							
\$100,000 or Less	4,121	87.7%	53,087	20.0%	98	77.2%	3,296	33.9%
\$100,001 - \$250,000	262	5.6%	46,125	17.4%	19	15.0%	3,108	32.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	317	6.7%	165,833	62.6%	10	7.9%	3,305	34.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,700	100.0%	265,045	100.0%	127	100.0%	9,709	100.0%

HMDA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.2%	29	0.1%	77	16.1%	4,641	9.2%
Moderate	53	11.1%	2,887	5.7%	126	26.4%	9,759	19.3%
<i>Low/Moderate Total</i>	54	11.3%	2,916	5.8%	203	42.5%	14,400	28.5%
Middle	232	48.5%	19,327	38.2%	114	23.8%	11,150	22.1%
Upper	192	40.2%	28,287	56.0%	138	28.9%	22,894	45.3%
Unknown	0	0.0%	0	0.0%	23	4.8%	2,086	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	478	100.0%	50,530	100.0%	478	100.0%	50,530	100.0%
Refinance								
Low	0	0.0%	0	0.0%	30	10.5%	1,795	5.3%
Moderate	29	10.1%	1,947	5.8%	44	15.3%	3,658	10.8%
<i>Low/Moderate Total</i>	29	10.1%	1,947	5.8%	74	25.8%	5,453	16.1%
Middle	126	43.9%	11,405	33.7%	80	27.9%	7,923	23.4%
Upper	132	46.0%	20,499	60.6%	117	40.8%	19,362	57.2%
Unknown	0	0.0%	0	0.0%	16	5.6%	1,113	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	287	100.0%	33,851	100.0%	287	100.0%	33,851	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	16.7%	7	0.8%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	1	16.7%	7	0.8%
Middle	1	16.7%	7	0.8%	1	16.7%	4	0.5%
Upper	5	83.3%	843	99.2%	4	66.7%	839	98.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6	100.0%	850	100.0%	6	100.0%	850	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	0.1%	29	0.0%	107	13.9%	6,436	7.6%
Moderate	82	10.6%	4,834	5.7%	171	22.2%	13,424	15.8%
<i>Low/Moderate Total</i>	83	10.8%	4,863	5.7%	278	36.1%	19,860	23.3%
Middle	359	46.6%	30,739	36.1%	195	25.3%	19,077	22.4%
Upper	329	42.7%	49,629	58.2%	259	33.6%	43,095	50.6%
Unknown	0	0.0%	0	0.0%	39	5.1%	3,199	3.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	771	100.0%	85,231	100.0%	771	100.0%	85,231	100.0%

HMDA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.6%	44	0.1%	39	11.9%	2,728	7.1%
Moderate	33	10.1%	2,081	5.4%	93	28.4%	8,169	21.4%
<i>Low/Moderate Total</i>	35	10.7%	2,125	5.6%	132	40.4%	10,897	28.5%
Middle	155	47.4%	15,900	41.6%	70	21.4%	7,286	19.1%
Upper	137	41.9%	20,203	52.8%	115	35.2%	18,743	49.0%
Unknown	0	0.0%	0	0.0%	10	3.1%	1,302	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	327	100.0%	38,228	100.0%	327	100.0%	38,228	100.0%
Refinance								
Low	0	0.0%	0	0.0%	21	10.6%	1,356	6.1%
Moderate	25	12.6%	1,546	7.0%	46	23.1%	3,223	14.6%
<i>Low/Moderate Total</i>	25	12.6%	1,546	7.0%	67	33.7%	4,579	20.7%
Middle	106	53.3%	9,930	44.8%	47	23.6%	4,446	20.1%
Upper	68	34.2%	10,673	48.2%	76	38.2%	11,601	52.4%
Unknown	0	0.0%	0	0.0%	9	4.5%	1,523	6.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	199	100.0%	22,149	100.0%	199	100.0%	22,149	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	2	33.3%	17	3.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	2	33.3%	17	3.0%
Middle	4	66.7%	40	7.1%	1	16.7%	13	2.3%
Upper	2	33.3%	525	92.9%	3	50.0%	535	94.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6	100.0%	565	100.0%	6	100.0%	565	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.4%	44	0.1%	60	11.3%	4,084	6.7%
Moderate	58	10.9%	3,627	6.0%	141	26.5%	11,409	18.7%
<i>Low/Moderate Total</i>	60	11.3%	3,671	6.0%	201	37.8%	15,493	25.4%
Middle	265	49.8%	25,870	42.5%	118	22.2%	11,745	19.3%
Upper	207	38.9%	31,401	51.5%	194	36.5%	30,879	50.7%
Unknown	0	0.0%	0	0.0%	19	3.6%	2,825	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	532	100.0%	60,942	100.0%	532	100.0%	60,942	100.0%

Peer Group HMDA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	75	0.7%	3,186	0.3%	1,700	15.2%	114,013	10.2%	
Moderate	1,910	17.0%	106,995	9.6%	2,780	24.8%	229,762	20.5%	
<i>Low/Moderate Total</i>	<i>1,985</i>	<i>17.7%</i>	<i>110,181</i>	<i>9.8%</i>	<i>4,480</i>	<i>39.9%</i>	<i>343,775</i>	<i>30.7%</i>	
Middle	5,234	46.7%	462,178	41.3%	2,452	21.9%	253,682	22.7%	
Upper	3,999	35.6%	546,603	48.8%	2,337	20.8%	352,100	31.5%	
Unknown	0	0.0%	0	0.0%	1,949	17.4%	169,405	15.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>11,218</i>	<i>100.0%</i>	<i>1,118,962</i>	<i>100.0%</i>	<i>11,218</i>	<i>100.0%</i>	<i>1,118,962</i>	<i>100.0%</i>	
Refinance									
Low	75	0.8%	3,534	0.4%	1,211	13.0%	76,711	8.1%	
Moderate	1,737	18.6%	103,380	10.9%	1,984	21.2%	158,227	16.7%	
<i>Low/Moderate Total</i>	<i>1,812</i>	<i>19.4%</i>	<i>106,914</i>	<i>11.3%</i>	<i>3,195</i>	<i>34.2%</i>	<i>234,938</i>	<i>24.8%</i>	
Middle	4,474	47.9%	398,046	42.0%	1,969	21.1%	195,146	20.6%	
Upper	3,055	32.7%	442,246	46.7%	2,149	23.0%	316,337	33.4%	
Unknown	0	0.0%	0	0.0%	2,028	21.7%	200,785	21.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>9,341</i>	<i>100.0%</i>	<i>947,206</i>	<i>100.0%</i>	<i>9,341</i>	<i>100.0%</i>	<i>947,206</i>	<i>100.0%</i>	
Home Improvement									
Low	7	0.8%	144	0.4%	160	17.8%	3,539	11.0%	
Moderate	181	20.2%	5,647	17.6%	209	23.3%	5,849	18.2%	
<i>Low/Moderate Total</i>	<i>188</i>	<i>21.0%</i>	<i>5,791</i>	<i>18.0%</i>	<i>369</i>	<i>41.1%</i>	<i>9,388</i>	<i>29.2%</i>	
Middle	440	49.1%	14,165	44.1%	239	26.6%	6,797	21.1%	
Upper	269	30.0%	12,188	37.9%	266	29.7%	14,468	45.0%	
Unknown	0	0.0%	0	0.0%	23	2.6%	1,491	4.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>897</i>	<i>100.0%</i>	<i>32,144</i>	<i>100.0%</i>	<i>897</i>	<i>100.0%</i>	<i>32,144</i>	<i>100.0%</i>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	5	31.3%	4,257	11.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>5</i>	<i>31.3%</i>	<i>4,257</i>	<i>11.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	9	56.3%	34,050	88.3%	0	0.0%	0	0.0%	
Upper	2	12.5%	250	0.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	16	100.0%	38,557	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>38,557</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>38,557</i>	<i>100.0%</i>	
HMDA Totals									
Low	157	0.7%	6,864	0.3%	3,071	14.3%	194,263	9.1%	
Moderate	3,833	17.9%	220,279	10.3%	4,973	23.2%	393,838	18.4%	
<i>Low/Moderate Total</i>	<i>3,990</i>	<i>18.6%</i>	<i>227,143</i>	<i>10.6%</i>	<i>8,044</i>	<i>37.5%</i>	<i>588,101</i>	<i>27.5%</i>	
Middle	10,157	47.3%	908,439	42.5%	4,660	21.7%	455,625	21.3%	
Upper	7,325	34.1%	1,001,287	46.9%	4,752	22.1%	682,905	32.0%	
Unknown	0	0.0%	0	0.0%	4,016	18.7%	410,238	19.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>21,472</i>	<i>100.0%</i>	<i>2,136,869</i>	<i>100.0%</i>	<i>21,472</i>	<i>100.0%</i>	<i>2,136,869</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	1.1%	328	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	45	25.1%	11,283	29.9%	0	0.0%	0	0.0%	2	12.5%	32	1.0%
<i>Low/Moderate Total</i>	<i>47</i>	<i>26.3%</i>	<i>11,611</i>	<i>30.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>12.5%</i>	<i>32</i>	<i>1.0%</i>
Middle	82	45.8%	13,017	34.5%	0	0.0%	0	0.0%	5	31.3%	382	12.0%
Upper	50	27.9%	13,091	34.7%	0	0.0%	0	0.0%	9	56.3%	2,761	87.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>37,719</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>16</i>	<i>100.0%</i>	<i>3,175</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	86	48.0%	11,587	30.7%	0	0.0%	0	0.0%	12	75.0%	1,915	60.3%
Over \$1 Million	72	40.2%	22,681	60.1%	0	0.0%	0	0.0%	1	6.3%	513	16.2%
Not Known	21	11.7%	3,451	9.1%	0	0.0%	0	0.0%	3	18.8%	747	23.5%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>37,719</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>16</i>	<i>100.0%</i>	<i>3,175</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	92	51.4%	4,191	11.1%	0	0.0%	0	0.0%	8	50.0%	307	9.7%
\$100,001 - \$250,000	36	20.1%	6,118	16.2%	0	0.0%	0	0.0%	3	18.8%	505	15.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	51	28.5%	27,410	72.7%	0	0.0%	0	0.0%	5	31.3%	2,363	74.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>37,719</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>16</i>	<i>100.0%</i>	<i>3,175</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	56	65.1%	2,469	21.3%	0	0.0%	0	0.0%	7	58.3%	260	13.6%
\$100,001 - \$250,000	17	19.8%	2,716	23.4%	0	0.0%	0	0.0%	3	25.0%	505	26.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	15.1%	6,402	55.3%	0	0.0%	0	0.0%	2	16.7%	1,150	60.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>11,587</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,915</i>	<i>100.0%</i>

CRA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	0.9%	112	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	30	26.3%	5,868	25.7%	0	0.0%	0	0.0%	3	25.0%	516	34.0%
<i>Low/Moderate Total</i>	<i>31</i>	<i>27.2%</i>	<i>5,980</i>	<i>26.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>25.0%</i>	<i>516</i>	<i>34.0%</i>
Middle	53	46.5%	7,390	32.4%	1	100.0%	450	100.0%	6	50.0%	662	43.6%
Upper	30	26.3%	9,473	41.5%	0	0.0%	0	0.0%	3	25.0%	339	22.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>22,843</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>450</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,517</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	47	41.2%	7,198	31.5%	1	100.0%	450	100.0%	11	91.7%	1,056	69.6%
Over \$1 Million	53	46.5%	13,639	59.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	14	12.3%	2,006	8.8%	0	0.0%	0	0.0%	1	8.3%	461	30.4%
<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>22,843</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>450</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,517</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	54	47.4%	2,483	10.9%	0	0.0%	0	0.0%	7	58.3%	329	21.7%
\$100,001 - \$250,000	34	29.8%	6,132	26.8%	0	0.0%	0	0.0%	4	33.3%	727	47.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	22.8%	14,228	62.3%	1	100.0%	450	100.0%	1	8.3%	461	30.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>22,843</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>450</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,517</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	26	55.3%	1,249	17.4%	0	0.0%	0	0.0%	7	63.6%	329	31.2%
\$100,001 - \$250,000	13	27.7%	2,366	32.9%	0	0.0%	0	0.0%	4	36.4%	727	68.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	17.0%	3,583	49.8%	1	100.0%	450	100.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>47</i>	<i>100.0%</i>	<i>7,198</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>450</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>1,056</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Fort Wayne, IN MSA 23060 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	85	1.0%	4,608	1.4%	1	0.7%	2	0.0%
Moderate	2,051	24.1%	81,313	24.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2,136	25.1%	85,921	25.4%	1	0.7%	2	0.0%
Middle	3,919	46.1%	165,735	49.0%	118	81.9%	12,534	89.8%
Upper	2,234	26.3%	83,579	24.7%	24	16.7%	1,252	9.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	205	2.4%	2,904	0.9%	1	0.7%	175	1.3%
<i>Total</i>	8,494	100.0%	338,139	100.0%	144	100.0%	13,963	100.0%
	By Revenue							
Total \$1 Million or Less	3,718	43.8%	133,567	39.5%	97	67.4%	9,504	68.1%
	By Loan Size							
\$100,000 or Less	7,867	92.6%	98,816	29.2%	94	65.3%	3,476	24.9%
\$100,001 - \$250,000	262	3.1%	47,665	14.1%	36	25.0%	5,679	40.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	365	4.3%	191,658	56.7%	14	9.7%	4,808	34.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	8,494	100.0%	338,139	100.0%	144	100.0%	13,963	100.0%

HMDA Loan Distribution Table

Lafayette, IN MSA 29140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	19	15.8%	1,520	12.5%
Moderate	12	10.0%	928	7.6%	38	31.7%	3,322	27.3%
<i>Low/Moderate Total</i>	12	10.0%	928	7.6%	57	47.5%	4,842	39.7%
Middle	65	54.2%	6,860	56.3%	33	27.5%	3,136	25.7%
Upper	43	35.8%	4,394	36.1%	28	23.3%	3,722	30.6%
Unknown	0	0.0%	0	0.0%	2	1.7%	482	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	120	100.0%	12,182	100.0%	120	100.0%	12,182	100.0%
Refinance								
Low	0	0.0%	0	0.0%	9	13.6%	561	9.3%
Moderate	6	9.1%	484	8.0%	13	19.7%	875	14.5%
<i>Low/Moderate Total</i>	6	9.1%	484	8.0%	22	33.3%	1,436	23.8%
Middle	45	68.2%	3,589	59.5%	21	31.8%	1,541	25.6%
Upper	15	22.7%	1,954	32.4%	20	30.3%	2,798	46.4%
Unknown	0	0.0%	0	0.0%	3	4.5%	252	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	66	100.0%	6,027	100.0%	66	100.0%	6,027	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	100.0%	30	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	2	100.0%	30	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2	100.0%	30	100.0%	2	100.0%	30	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	28	14.9%	2,081	11.4%
Moderate	18	9.6%	1,412	7.7%	51	27.1%	4,197	23.0%
<i>Low/Moderate Total</i>	18	9.6%	1,412	7.7%	79	42.0%	6,278	34.4%
Middle	112	59.6%	10,479	57.5%	54	28.7%	4,677	25.6%
Upper	58	30.9%	6,348	34.8%	50	26.6%	6,550	35.9%
Unknown	0	0.0%	0	0.0%	5	2.7%	734	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	188	100.0%	18,239	100.0%	188	100.0%	18,239	100.0%

HMDA Loan Distribution Table

Lafayette, IN MSA 29140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	1.1%	80	0.7%	8	8.9%	565	5.3%
Moderate	8	8.9%	856	8.0%	19	21.1%	1,714	16.0%
<i>Low/Moderate Total</i>	9	10.0%	936	8.8%	27	30.0%	2,279	21.3%
Middle	50	55.6%	5,288	49.5%	31	34.4%	3,323	31.1%
Upper	31	34.4%	4,469	41.8%	29	32.2%	4,543	42.5%
Unknown	0	0.0%	0	0.0%	3	3.3%	548	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	90	100.0%	10,693	100.0%	90	100.0%	10,693	100.0%
Refinance								
Low	1	2.1%	138	3.1%	4	8.3%	259	5.9%
Moderate	2	4.2%	194	4.4%	9	18.8%	759	17.3%
<i>Low/Moderate Total</i>	3	6.3%	332	7.6%	13	27.1%	1,018	23.2%
Middle	31	64.6%	2,524	57.4%	14	29.2%	1,330	30.3%
Upper	14	29.2%	1,538	35.0%	20	41.7%	2,026	46.1%
Unknown	0	0.0%	0	0.0%	1	2.1%	20	0.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	4,394	100.0%	48	100.0%	4,394	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	4	57.1%	118	84.3%	2	28.6%	16	11.4%
Upper	3	42.9%	22	15.7%	5	71.4%	124	88.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	7	100.0%	140	100.0%	7	100.0%	140	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	1.4%	218	1.4%	12	8.3%	824	5.4%
Moderate	10	6.9%	1,050	6.9%	28	19.3%	2,473	16.2%
<i>Low/Moderate Total</i>	12	8.3%	1,268	8.3%	40	27.6%	3,297	21.7%
Middle	85	58.6%	7,930	52.1%	47	32.4%	4,669	30.7%
Upper	48	33.1%	6,029	39.6%	54	37.2%	6,693	44.0%
Unknown	0	0.0%	0	0.0%	4	2.8%	568	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	145	100.0%	15,227	100.0%	145	100.0%	15,227	100.0%

Peer Group HMDA Loan Distribution Table

Lafayette, IN MSA 29140 (2005 – Excluding Bank)

	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA								
Home Purchase								
Low	40	0.9%	5,714	1.1%	578	12.5%	42,890	8.2%
Moderate	292	6.3%	22,054	4.2%	1,099	23.8%	104,283	19.9%
<i>Low/Moderate Total</i>	332	7.2%	27,768	5.3%	1,677	36.3%	147,173	28.0%
Middle	2,110	45.7%	215,622	41.1%	1,228	26.6%	136,872	26.1%
Upper	2,177	47.1%	281,665	53.6%	1,229	26.6%	193,440	36.8%
Unknown	3	0.1%	149	0.0%	488	10.6%	47,719	9.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4,622	100.0%	525,204	100.0%	4,622	100.0%	525,204	100.0%
Refinance								
Low	23	0.7%	3,047	0.8%	322	9.5%	22,914	6.1%
Moderate	297	8.8%	23,019	6.1%	589	17.5%	50,198	13.4%
<i>Low/Moderate Total</i>	320	9.5%	26,066	6.9%	911	27.0%	73,112	19.5%
Middle	1,792	53.1%	182,469	48.6%	839	24.9%	85,559	22.8%
Upper	1,257	37.2%	166,151	44.3%	1,051	31.1%	157,940	42.1%
Unknown	6	0.2%	535	0.1%	574	17.0%	58,610	15.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,375	100.0%	375,221	100.0%	3,375	100.0%	375,221	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	33	13.7%	644	6.8%
Moderate	30	12.4%	1,063	11.2%	46	19.1%	1,243	13.1%
<i>Low/Moderate Total</i>	30	12.4%	1,063	11.2%	79	32.8%	1,887	19.9%
Middle	134	55.6%	5,879	62.0%	75	31.1%	2,836	29.9%
Upper	77	32.0%	2,536	26.8%	79	32.8%	3,821	40.3%
Unknown	0	0.0%	0	0.0%	8	3.3%	934	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	241	100.0%	9,478	100.0%	241	100.0%	9,478	100.0%
Multi-Family								
Low	16	38.1%	28,814	36.1%	0	0.0%	0	0.0%
Moderate	9	21.4%	4,774	6.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	25	59.5%	33,588	42.1%	0	0.0%	0	0.0%
Middle	10	23.8%	33,970	42.6%	0	0.0%	0	0.0%
Upper	7	16.7%	12,243	15.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	42	100.0%	79,801	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	42	100.0%	79,801	100.0%	42	100.0%	79,801	100.0%
HMDA Totals								
Low	79	1.0%	37,575	3.8%	933	11.3%	66,448	6.7%
Moderate	628	7.6%	50,910	5.1%	1,734	20.9%	155,724	15.7%
<i>Low/Moderate Total</i>	707	8.5%	88,485	8.9%	2,667	32.2%	222,172	22.4%
Middle	4,046	48.9%	437,940	44.2%	2,142	25.9%	225,267	22.8%
Upper	3,518	42.5%	462,595	46.7%	2,359	28.5%	355,201	35.9%
Unknown	9	0.1%	684	0.1%	1,112	13.4%	187,064	18.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	8,280	100.0%	989,704	100.0%	8,280	100.0%	989,704	100.0%

CRA Loan Distribution Table

Lafayette, IN MSA 29140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	1.6%	70	0.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	16	26.2%	1,802	17.7%	0	0.0%	0	0.0%	1	11.1%	500	37.3%
<i>Low/Moderate Total</i>	<i>17</i>	<i>27.9%</i>	<i>1,872</i>	<i>18.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>11.1%</i>	<i>500</i>	<i>37.3%</i>
Middle	30	49.2%	4,846	47.7%	2	66.7%	165	89.2%	0	0.0%	0	0.0%
Upper	14	23.0%	3,437	33.8%	1	33.3%	20	10.8%	8	88.9%	841	62.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>10,155</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,341</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	47	77.0%	7,036	69.3%	3	100.0%	185	100.0%	7	77.8%	541	40.3%
Over \$1 Million	13	21.3%	3,101	30.5%	0	0.0%	0	0.0%	1	11.1%	500	37.3%
Not Known	1	1.6%	18	0.2%	0	0.0%	0	0.0%	1	11.1%	300	22.4%
<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>10,155</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,341</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	35	57.4%	1,494	14.7%	2	66.7%	60	32.4%	6	66.7%	311	23.2%
\$100,001 - \$250,000	14	23.0%	2,605	25.7%	1	33.3%	125	67.6%	1	11.1%	230	17.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	19.7%	6,056	59.6%	0	0.0%	0	0.0%	2	22.2%	800	59.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>61</i>	<i>100.0%</i>	<i>10,155</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>9</i>	<i>100.0%</i>	<i>1,341</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	31	66.0%	1,264	18.0%	2	66.7%	60	32.4%	6	85.7%	311	57.5%
\$100,001 - \$250,000	8	17.0%	1,576	22.4%	1	33.3%	125	67.6%	1	14.3%	230	42.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	17.0%	4,196	59.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>47</i>	<i>100.0%</i>	<i>7,036</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>185</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>541</i>	<i>100.0%</i>

CRA Loan Distribution Table

Lafayette, IN MSA 29140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	1	2.5%	30	0.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	16	40.0%	3,942	40.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>17</i>	<i>42.5%</i>	<i>3,972</i>	<i>41.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	17	42.5%	3,608	37.3%	3	75.0%	315	92.6%	2	50.0%	280	46.3%
Upper	6	15.0%	2,102	21.7%	1	25.0%	25	7.4%	2	50.0%	325	53.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>9,682</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>340</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>605</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	22	55.0%	4,624	47.8%	4	100.0%	340	100.0%	3	75.0%	355	58.7%
Over \$1 Million	13	32.5%	4,493	46.4%	0	0.0%	0	0.0%	1	25.0%	250	41.3%
Not Known	5	12.5%	565	5.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>9,682</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>340</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>605</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	20	50.0%	986	10.2%	2	50.0%	75	22.1%	2	50.0%	150	24.8%
\$100,001 - \$250,000	8	20.0%	1,361	14.1%	2	50.0%	265	77.9%	2	50.0%	455	75.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	30.0%	7,335	75.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>9,682</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>340</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>605</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	15	68.2%	683	14.8%	2	50.0%	75	22.1%	2	66.7%	150	42.3%
\$100,001 - \$250,000	3	13.6%	476	10.3%	2	50.0%	265	77.9%	1	33.3%	205	57.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	3,465	74.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>4,624</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>340</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>355</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Lafayette, IN MSA 29140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	104	3.8%	932	1.4%	0	0.0%	0	0.0%
Moderate	682	24.7%	19,528	29.6%	4	4.4%	24	0.3%
<i>Low/Moderate Total</i>	786	28.5%	20,460	31.0%	4	4.4%	24	0.3%
Middle	1,153	41.8%	22,868	34.7%	65	72.2%	5,621	76.2%
Upper	723	26.2%	22,007	33.4%	16	17.8%	1,715	23.2%
Unknown	1	0.0%	1	0.0%	0	0.0%	0	0.0%
Tract Unknown	93	3.4%	642	1.0%	5	5.6%	19	0.3%
<i>Total</i>	2,756	100.0%	65,978	100.0%	90	100.0%	7,379	100.0%
	By Revenue							
Total \$1 Million or Less	1,203	43.7%	36,669	55.6%	69	76.7%	4,315	58.5%
	By Loan Size							
\$100,000 or Less	2,649	96.1%	25,688	38.9%	65	72.2%	1,396	18.9%
\$100,001 - \$250,000	49	1.8%	8,715	13.2%	17	18.9%	3,051	41.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	58	2.1%	31,575	47.9%	8	8.9%	2,932	39.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,756	100.0%	65,978	100.0%	90	100.0%	7,379	100.0%

HMDA Loan Distribution Table

Michigan City/LaPorte, IN MSA 31140 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	12	17.4%	823	12.7%
Moderate	11	15.9%	962	14.8%	19	27.5%	1,475	22.7%
<i>Low/Moderate Total</i>	<i>11</i>	<i>15.9%</i>	<i>962</i>	<i>14.8%</i>	<i>31</i>	<i>44.9%</i>	<i>2,298</i>	<i>35.4%</i>
Middle	48	69.6%	4,176	64.4%	14	20.3%	1,305	20.1%
Upper	10	14.5%	1,351	20.8%	19	27.5%	2,495	38.4%
Unknown	0	0.0%	0	0.0%	5	7.2%	391	6.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	69	100.0%	6,489	100.0%	69	100.0%	6,489	100.0%
Refinance								
Low	0	0.0%	0	0.0%	6	7.7%	395	5.1%
Moderate	10	12.8%	869	11.2%	22	28.2%	2,045	26.5%
<i>Low/Moderate Total</i>	<i>10</i>	<i>12.8%</i>	<i>869</i>	<i>11.2%</i>	<i>28</i>	<i>35.9%</i>	<i>2,440</i>	<i>31.6%</i>
Middle	55	70.5%	5,083	65.8%	20	25.6%	1,870	24.2%
Upper	13	16.7%	1,773	23.0%	20	25.6%	2,723	35.2%
Unknown	0	0.0%	0	0.0%	10	12.8%	692	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	78	100.0%	7,725	100.0%	78	100.0%	7,725	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	25.0%	27	27.3%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>25.0%</i>	<i>27</i>	<i>27.3%</i>
Middle	4	100.0%	99	100.0%	2	50.0%	44	44.4%
Upper	0	0.0%	0	0.0%	1	25.0%	28	28.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	4	100.0%	99	100.0%	4	100.0%	99	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	19	12.6%	1,245	8.7%
Moderate	21	13.9%	1,831	12.8%	41	27.2%	3,520	24.6%
<i>Low/Moderate Total</i>	<i>21</i>	<i>13.9%</i>	<i>1,831</i>	<i>12.8%</i>	<i>60</i>	<i>39.7%</i>	<i>4,765</i>	<i>33.3%</i>
Middle	107	70.9%	9,358	65.4%	36	23.8%	3,219	22.5%
Upper	23	15.2%	3,124	21.8%	40	26.5%	5,246	36.7%
Unknown	0	0.0%	0	0.0%	15	9.9%	1,083	7.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	151	100.0%	14,313	100.0%	151	100.0%	14,313	100.0%

HMDA Loan Distribution Table

Michigan City/LaPorte, IN MSA 31140 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	6	8.8%	442	5.3%
Moderate	10	14.7%	1,149	13.8%	26	38.2%	2,263	27.2%
<i>Low/Moderate Total</i>	<i>10</i>	<i>14.7%</i>	<i>1,149</i>	<i>13.8%</i>	<i>32</i>	<i>47.1%</i>	<i>2,705</i>	<i>32.5%</i>
Middle	46	67.6%	4,934	59.3%	12	17.6%	1,055	12.7%
Upper	12	17.6%	2,238	26.9%	23	33.8%	4,487	53.9%
Unknown	0	0.0%	0	0.0%	1	1.5%	74	0.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	68	100.0%	8,321	100.0%	68	100.0%	8,321	100.0%
Refinance								
Low	0	0.0%	0	0.0%	8	10.7%	497	5.4%
Moderate	8	10.7%	571	6.2%	17	22.7%	1,283	14.0%
<i>Low/Moderate Total</i>	<i>8</i>	<i>10.7%</i>	<i>571</i>	<i>6.2%</i>	<i>25</i>	<i>33.3%</i>	<i>1,780</i>	<i>19.4%</i>
Middle	46	61.3%	5,237	57.2%	20	26.7%	2,136	23.3%
Upper	21	28.0%	3,349	36.6%	28	37.3%	4,882	53.3%
Unknown	0	0.0%	0	0.0%	2	2.7%	359	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	9,157	100.0%	75	100.0%	9,157	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	50.0%	88	34.6%
Moderate	3	50.0%	113	44.5%	1	16.7%	26	10.2%
<i>Low/Moderate Total</i>	<i>3</i>	<i>50.0%</i>	<i>113</i>	<i>44.5%</i>	<i>4</i>	<i>66.7%</i>	<i>114</i>	<i>44.9%</i>
Middle	2	33.3%	61	24.0%	1	16.7%	60	23.6%
Upper	1	16.7%	80	31.5%	1	16.7%	80	31.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	6	100.0%	254	100.0%	6	100.0%	254	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	17	11.4%	1,027	5.8%
Moderate	21	14.1%	1,833	10.3%	44	29.5%	3,572	20.1%
<i>Low/Moderate Total</i>	<i>21</i>	<i>14.1%</i>	<i>1,833</i>	<i>10.3%</i>	<i>61</i>	<i>40.9%</i>	<i>4,599</i>	<i>25.9%</i>
Middle	94	63.1%	10,232	57.7%	33	22.1%	3,251	18.3%
Upper	34	22.8%	5,667	32.0%	52	34.9%	9,449	53.3%
Unknown	0	0.0%	0	0.0%	3	2.0%	433	2.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	149	100.0%	17,732	100.0%	149	100.0%	17,732	100.0%

Peer Group HMDA Loan Distribution Table

Michigan City/LaPorte, IN MSA 33140 (2005 – Excluding Bank)

	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
HMDA								
Home Purchase								
Low	0	0.0%	0	0.0%	346	11.9%	22,429	7.2%
Moderate	408	14.0%	39,070	12.5%	695	23.9%	55,728	17.9%
<i>Low/Moderate Total</i>	<i>408</i>	<i>14.0%</i>	<i>39,070</i>	<i>12.5%</i>	<i>1,041</i>	<i>35.8%</i>	<i>78,157</i>	<i>25.0%</i>
Middle	2,156	74.1%	206,029	66.0%	609	20.9%	59,922	19.2%
Upper	347	11.9%	66,910	21.4%	780	26.8%	126,332	40.5%
Unknown	0	0.0%	0	0.0%	481	16.5%	47,598	15.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,911</i>	<i>100.0%</i>	<i>312,009</i>	<i>100.0%</i>	<i>2,911</i>	<i>100.0%</i>	<i>312,009</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	290	9.9%	19,229	5.9%
Moderate	454	15.5%	45,662	14.0%	626	21.4%	53,256	16.3%
<i>Low/Moderate Total</i>	<i>454</i>	<i>15.5%</i>	<i>45,662</i>	<i>14.0%</i>	<i>916</i>	<i>31.3%</i>	<i>72,485</i>	<i>22.2%</i>
Middle	1,969	67.2%	200,132	61.3%	690	23.6%	68,960	21.1%
Upper	506	17.3%	80,513	24.7%	812	27.7%	127,337	39.0%
Unknown	0	0.0%	0	0.0%	511	17.4%	57,525	17.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,929</i>	<i>100.0%</i>	<i>326,307</i>	<i>100.0%</i>	<i>2,929</i>	<i>100.0%</i>	<i>326,307</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	53	13.0%	1,582	7.7%
Moderate	43	10.6%	2,872	14.0%	92	22.6%	3,588	17.4%
<i>Low/Moderate Total</i>	<i>43</i>	<i>10.6%</i>	<i>2,872</i>	<i>14.0%</i>	<i>145</i>	<i>35.6%</i>	<i>5,170</i>	<i>25.1%</i>
Middle	303	74.4%	12,661	61.5%	109	26.8%	4,275	20.8%
Upper	61	15.0%	5,042	24.5%	144	35.4%	9,323	45.3%
Unknown	0	0.0%	0	0.0%	9	2.2%	1,807	8.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>407</i>	<i>100.0%</i>	<i>20,575</i>	<i>100.0%</i>	<i>407</i>	<i>100.0%</i>	<i>20,575</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	20.0%	1,005	42.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>20.0%</i>	<i>1,005</i>	<i>42.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	80.0%	1,384	57.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	2,389	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>2,389</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>2,389</i>	<i>100.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	689	11.0%	43,240	6.5%
Moderate	906	14.5%	88,609	13.4%	1,413	22.6%	112,572	17.0%
<i>Low/Moderate Total</i>	<i>906</i>	<i>14.5%</i>	<i>88,609</i>	<i>13.4%</i>	<i>2,102</i>	<i>33.6%</i>	<i>155,812</i>	<i>23.6%</i>
Middle	4,432	70.9%	420,206	63.5%	1,408	22.5%	133,157	20.1%
Upper	914	14.6%	152,465	23.1%	1,736	27.8%	262,992	39.8%
Unknown	0	0.0%	0	0.0%	1,006	16.1%	109,319	16.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6,252</i>	<i>100.0%</i>	<i>661,280</i>	<i>100.0%</i>	<i>6,252</i>	<i>100.0%</i>	<i>661,280</i>	<i>100.0%</i>

CRA Loan Distribution Table
Michigan City/LaPorte, IN MSA 31140 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	21	58.3%	9,120	74.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>21</i>	<i>58.3%</i>	<i>9,120</i>	<i>74.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	13	36.1%	2,806	22.9%	8	100.0%	1,335	100.0%	1	100.0%	165	100.0%
Upper	2	5.6%	350	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>12,276</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>1,335</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>165</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	9	25.0%	1,643	13.4%	0	0.0%	0	0.0%	1	100.0%	165	100.0%
Over \$1 Million	10	27.8%	4,260	34.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	17	47.2%	6,373	51.9%	8	100.0%	1,335	100.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>12,276</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>1,335</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>165</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	9	25.0%	490	4.0%	1	12.5%	100	7.5%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	22.2%	1,315	10.7%	7	87.5%	1,235	92.5%	1	100.0%	165	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	52.8%	10,471	85.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>12,276</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>1,335</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>165</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	6	66.7%	265	16.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	11.1%	109	6.6%	0	0.0%	0	0.0%	1	100.0%	165	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	22.2%	1,269	77.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>1,643</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>165</i>	<i>100.0%</i>

CRA Loan Distribution Table
Michigan City/LaPorte, IN MSA 31140 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	8	40.0%	3,195	43.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	8	40.0%	3,195	43.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	10	50.0%	3,881	52.8%	6	100.0%	988	100.0%	0	0.0%	0	0.0%
Upper	2	10.0%	280	3.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	20	100.0%	7,356	100.0%	6	100.0%	988	100.0%	0	0.0%	0	0.0%
	By Revenue											
Total \$1 Million or Less	1	5.0%	40	0.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million	9	45.0%	3,479	47.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	10	50.0%	3,837	52.2%	6	100.0%	988	100.0%	0	0.0%	0	0.0%
<i>Total</i>	20	100.0%	7,356	100.0%	6	100.0%	988	100.0%	0	0.0%	0	0.0%
	By Loan Size											
\$100,000 or less	6	30.0%	310	4.2%	1	16.7%	100	10.1%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	25.0%	1,001	13.6%	4	66.7%	588	59.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	45.0%	6,045	82.2%	1	16.7%	300	30.4%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	20	100.0%	7,356	100.0%	6	100.0%	988	100.0%	0	0.0%	0	0.0%
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	1	100.0%	40	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	40	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Michigan City/LaPorte, IN MSA 33140 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	499	23.0%	18,783	26.3%	2	1.0%	25	0.1%
<i>Low/Moderate Total</i>	499	23.0%	18,783	26.3%	2	1.0%	25	0.1%
Middle	1,275	58.8%	44,066	61.6%	198	95.2%	20,265	98.3%
Upper	306	14.1%	8,122	11.4%	6	2.9%	322	1.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	88	4.1%	580	0.8%	2	1.0%	3	0.0%
<i>Total</i>	2,168	100.0%	71,551	100.0%	208	100.0%	20,615	100.0%
	By Revenue							
Total \$1 Million or Less	912	42.1%	23,845	33.3%	159	76.4%	14,558	70.6%
	By Loan Size							
\$100,000 or Less	2,011	92.8%	22,509	31.5%	140	67.3%	4,836	23.5%
\$100,001 - \$250,000	81	3.7%	14,056	19.6%	46	22.1%	8,150	39.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	76	3.5%	34,986	48.9%	22	10.6%	7,629	37.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,168	100.0%	71,551	100.0%	208	100.0%	20,615	100.0%

HMDA Loan Distribution Table

Terre Haute, IN MSA 45460 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	45	10.8%	2,212	6.2%
Moderate	43	10.4%	2,238	6.2%	110	26.5%	6,724	18.8%
<i>Low/Moderate Total</i>	43	10.4%	2,238	6.2%	155	37.3%	8,936	24.9%
Middle	245	59.0%	18,834	52.6%	115	27.7%	8,282	23.1%
Upper	127	30.6%	14,766	41.2%	137	33.0%	17,862	49.8%
Unknown	0	0.0%	0	0.0%	8	1.9%	758	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	415	100.0%	35,838	100.0%	415	100.0%	35,838	100.0%
Refinance								
Low	0	0.0%	0	0.0%	16	8.1%	661	4.0%
Moderate	26	13.2%	1,012	6.1%	36	18.3%	2,160	13.0%
<i>Low/Moderate Total</i>	26	13.2%	1,012	6.1%	52	26.4%	2,821	17.0%
Middle	117	59.4%	9,484	57.3%	69	35.0%	4,944	29.9%
Upper	54	27.4%	6,057	36.6%	70	35.5%	8,235	49.7%
Unknown	0	0.0%	0	0.0%	6	3.0%	553	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	197	100.0%	16,553	100.0%	197	100.0%	16,553	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	2.4%	52	6.6%
Moderate	5	11.9%	79	10.1%	12	28.6%	117	14.9%
<i>Low/Moderate Total</i>	5	11.9%	79	10.1%	13	31.0%	169	21.5%
Middle	32	76.2%	534	67.9%	9	21.4%	197	25.1%
Upper	5	11.9%	173	22.0%	20	47.6%	420	53.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	42	100.0%	786	100.0%	42	100.0%	786	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	66.7%	206	36.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	66.7%	206	36.0%	0	0.0%	0	0.0%
Middle	1	33.3%	366	64.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	572	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3	100.0%	572	100.0%	3	100.0%	572	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	62	9.4%	2,925	5.4%
Moderate	76	11.6%	3,535	6.6%	158	24.0%	9,001	16.7%
<i>Low/Moderate Total</i>	76	11.6%	3,535	6.6%	220	33.5%	11,926	22.2%
Middle	395	60.1%	29,218	54.4%	193	29.4%	13,423	25.0%
Upper	186	28.3%	20,996	39.1%	227	34.6%	26,517	49.3%
Unknown	0	0.0%	0	0.0%	17	2.6%	1,883	3.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	657	100.0%	53,749	100.0%	657	100.0%	53,749	100.0%

HMDA Loan Distribution Table

Terre Haute, IN MSA 45460 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	24	8.3%	1,015	4.5%
Moderate	42	14.5%	1,780	7.8%	82	28.3%	4,603	20.3%
<i>Low/Moderate Total</i>	42	14.5%	1,780	7.8%	106	36.6%	5,618	24.8%
Middle	173	59.7%	12,103	53.4%	66	22.8%	4,791	21.1%
Upper	75	25.9%	8,796	38.8%	109	37.6%	11,797	52.0%
Unknown	0	0.0%	0	0.0%	9	3.1%	473	2.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	290	100.0%	22,679	100.0%	290	100.0%	22,679	100.0%
Refinance								
Low	0	0.0%	0	0.0%	18	8.5%	811	5.0%
Moderate	27	12.7%	1,302	8.1%	40	18.8%	2,298	14.3%
<i>Low/Moderate Total</i>	27	12.7%	1,302	8.1%	58	27.2%	3,109	19.3%
Middle	144	67.6%	10,087	62.6%	65	30.5%	4,301	26.7%
Upper	42	19.7%	4,724	29.3%	84	39.4%	8,153	50.6%
Unknown	0	0.0%	0	0.0%	6	2.8%	550	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	213	100.0%	16,113	100.0%	213	100.0%	16,113	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	27.3%	126	20.0%	5	22.7%	116	18.4%
<i>Low/Moderate Total</i>	6	27.3%	126	20.0%	5	22.7%	116	18.4%
Middle	13	59.1%	418	66.2%	7	31.8%	85	13.5%
Upper	3	13.6%	87	13.8%	10	45.5%	430	68.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	22	100.0%	631	100.0%	22	100.0%	631	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	42	8.0%	1,826	4.6%
Moderate	75	14.3%	3,208	8.1%	127	24.2%	7,017	17.8%
<i>Low/Moderate Total</i>	75	14.3%	3,208	8.1%	169	32.2%	8,843	22.4%
Middle	330	62.9%	22,608	57.3%	138	26.3%	9,177	23.3%
Upper	120	22.9%	13,607	34.5%	203	38.7%	20,380	51.7%
Unknown	0	0.0%	0	0.0%	15	2.9%	1,023	2.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	525	100.0%	39,423	100.0%	525	100.0%	39,423	100.0%

Peer Group HMDA Loan Distribution Table

Terre Haute, IN MSA 45460 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	0	0.0%	0	0.0%	399	9.8%	20,198	6.0%	
Moderate	659	16.2%	33,426	10.0%	869	21.4%	53,633	16.0%	
<i>Low/Moderate Total</i>	<i>659</i>	<i>16.2%</i>	<i>33,426</i>	<i>10.0%</i>	<i>1,268</i>	<i>31.2%</i>	<i>73,831</i>	<i>22.0%</i>	
Middle	2,280	56.2%	178,181	53.1%	951	23.4%	73,747	22.0%	
Upper	1,117	27.5%	123,497	36.8%	1,251	30.8%	146,081	43.6%	
Unknown	2	0.0%	139	0.0%	588	14.5%	41,584	12.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>4,058</i>	<i>100.0%</i>	<i>335,243</i>	<i>100.0%</i>	<i>4,058</i>	<i>100.0%</i>	<i>335,243</i>	<i>100.0%</i>	
Refinance									
Low	0	0.0%	0	0.0%	344	10.8%	16,899	6.7%	
Moderate	491	15.4%	25,577	10.1%	682	21.4%	42,855	16.9%	
<i>Low/Moderate Total</i>	<i>491</i>	<i>15.4%</i>	<i>25,577</i>	<i>10.1%</i>	<i>1,026</i>	<i>32.1%</i>	<i>59,754</i>	<i>23.6%</i>	
Middle	2,000	62.6%	151,892	60.0%	764	23.9%	55,362	21.9%	
Upper	701	21.9%	75,684	29.9%	919	28.8%	100,166	39.5%	
Unknown	2	0.1%	209	0.1%	485	15.2%	38,080	15.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>3,194</i>	<i>100.0%</i>	<i>253,362</i>	<i>100.0%</i>	<i>3,194</i>	<i>100.0%</i>	<i>253,362</i>	<i>100.0%</i>	
Home Improvement									
Low	0	0.0%	0	0.0%	96	12.1%	1,924	7.8%	
Moderate	128	16.1%	3,425	13.9%	165	20.8%	4,294	17.4%	
<i>Low/Moderate Total</i>	<i>128</i>	<i>16.1%</i>	<i>3,425</i>	<i>13.9%</i>	<i>261</i>	<i>32.9%</i>	<i>6,218</i>	<i>25.2%</i>	
Middle	515	64.9%	15,439	62.6%	222	28.0%	6,002	24.4%	
Upper	151	19.0%	5,780	23.5%	282	35.5%	11,322	45.9%	
Unknown	0	0.0%	0	0.0%	29	3.7%	1,102	4.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>794</i>	<i>100.0%</i>	<i>24,644</i>	<i>100.0%</i>	<i>794</i>	<i>100.0%</i>	<i>24,644</i>	<i>100.0%</i>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	1	16.7%	95	3.9%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>95</i>	<i>3.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	2	33.3%	462	18.9%	0	0.0%	0	0.0%	
Upper	3	50.0%	1,886	77.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	6	100.0%	2,443	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>2,443</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>2,443</i>	<i>100.0%</i>	
HMDA Totals									
Low	0	0.0%	0	0.0%	839	10.4%	39,021	6.3%	
Moderate	1,279	15.9%	62,523	10.2%	1,716	21.3%	100,782	16.4%	
<i>Low/Moderate Total</i>	<i>1,279</i>	<i>15.9%</i>	<i>62,523</i>	<i>10.2%</i>	<i>2,555</i>	<i>31.7%</i>	<i>139,803</i>	<i>22.7%</i>	
Middle	4,797	59.6%	345,974	56.2%	1,937	24.1%	135,111	21.9%	
Upper	1,972	24.5%	206,847	33.6%	2,452	30.5%	257,569	41.8%	
Unknown	4	0.0%	348	0.1%	1,108	13.8%	83,209	13.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>8,052</i>	<i>100.0%</i>	<i>615,692</i>	<i>100.0%</i>	<i>8,052</i>	<i>100.0%</i>	<i>615,692</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Terre Haute, IN MSA 45460 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	38	26.2%	3,956	19.6%	0	0.0%	0	0.0%	2	11.8%	70	3.8%
<i>Low/Moderate Total</i>	38	26.2%	3,956	19.6%	0	0.0%	0	0.0%	2	11.8%	70	3.8%
Middle	88	60.7%	13,697	67.8%	14	87.5%	1,615	86.1%	9	52.9%	1,369	74.4%
Upper	19	13.1%	2,561	12.7%	2	12.5%	260	13.9%	6	35.3%	400	21.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	145	100.0%	20,214	100.0%	16	100.0%	1,875	100.0%	17	100.0%	1,839	100.0%
By Revenue												
Total \$1 Million or Less	110	75.9%	12,194	60.3%	16	100.0%	1,875	100.0%	14	82.4%	1,408	76.6%
Over \$1 Million	27	18.6%	7,585	37.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	8	5.5%	435	2.2%	0	0.0%	0	0.0%	3	17.6%	431	23.4%
<i>Total</i>	145	100.0%	20,214	100.0%	16	100.0%	1,875	100.0%	17	100.0%	1,839	100.0%
By Loan Size												
\$100,000 or less	93	64.1%	3,997	19.8%	10	62.5%	667	35.6%	12	70.6%	714	38.8%
\$100,001 - \$250,000	29	20.0%	4,606	22.8%	6	37.5%	1,208	64.4%	4	23.5%	755	41.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	23	15.9%	11,611	57.4%	0	0.0%	0	0.0%	1	5.9%	370	20.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	145	100.0%	20,214	100.0%	16	100.0%	1,875	100.0%	17	100.0%	1,839	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	80	72.7%	3,491	28.6%	10	62.5%	667	35.6%	11	78.6%	664	47.2%
\$100,001 - \$250,000	16	14.5%	2,351	19.3%	6	37.5%	1,208	64.4%	2	14.3%	374	26.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	12.7%	6,352	52.1%	0	0.0%	0	0.0%	1	7.1%	370	26.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	110	100.0%	12,194	100.0%	16	100.0%	1,875	100.0%	14	100.0%	1,408	100.0%

CRA Loan Distribution Table

Terre Haute, IN MSA 45460 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	35	28.2%	4,109	26.5%	0	0.0%	0	0.0%	8	53.3%	348	48.1%
<i>Low/Moderate Total</i>	<i>35</i>	<i>28.2%</i>	<i>4,109</i>	<i>26.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>8</i>	<i>53.3%</i>	<i>348</i>	<i>48.1%</i>
Middle	69	55.6%	6,666	43.0%	10	90.9%	956	80.9%	5	33.3%	211	29.2%
Upper	20	16.1%	4,745	30.6%	1	9.1%	225	19.1%	2	13.3%	164	22.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>15,520</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>1,181</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>723</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	68	54.8%	8,112	52.3%	11	100.0%	1,181	100.0%	15	100.0%	723	100.0%
Over \$1 Million	34	27.4%	5,986	38.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	22	17.7%	1,422	9.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>15,520</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>1,181</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>723</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	83	66.9%	3,802	24.5%	7	63.6%	459	38.9%	13	86.7%	429	59.3%
\$100,001 - \$250,000	28	22.6%	4,899	31.6%	3	27.3%	452	38.3%	2	13.3%	294	40.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	13	10.5%	6,819	43.9%	1	9.1%	270	22.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>124</i>	<i>100.0%</i>	<i>15,520</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>1,181</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>723</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	47	69.1%	2,184	26.9%	7	63.6%	459	38.9%	13	86.7%	429	59.3%
\$100,001 - \$250,000	16	23.5%	2,884	35.6%	3	27.3%	452	38.3%	2	13.3%	294	40.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	7.4%	3,044	37.5%	1	9.1%	270	22.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>8,112</i>	<i>100.0%</i>	<i>11</i>	<i>100.0%</i>	<i>1,181</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>723</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Terre Haute, IN MSA 45460 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	566	18.1%	22,177	15.8%	2	0.5%	2	0.0%
<i>Low/Moderate Total</i>	566	18.1%	22,177	15.8%	2	0.5%	2	0.0%
Middle	1,793	57.5%	76,379	54.3%	310	80.9%	23,214	84.9%
Upper	661	21.2%	40,402	28.7%	70	18.3%	4,116	15.1%
Unknown	9	0.3%	556	0.4%	0	0.0%	0	0.0%
Tract Unknown	91	2.9%	1,119	0.8%	1	0.3%	16	0.1%
<i>Total</i>	3,120	100.0%	140,633	100.0%	383	100.0%	27,348	100.0%
	By Revenue							
Total \$1 Million or Less	1,470	47.1%	68,664	48.8%	339	88.5%	24,796	90.7%
	By Loan Size							
\$100,000 or Less	2,820	90.4%	40,248	28.6%	303	79.1%	9,987	36.5%
\$100,001 - \$250,000	149	4.8%	25,210	17.9%	59	15.4%	9,915	36.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	151	4.8%	75,175	53.5%	21	5.5%	7,446	27.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,120	100.0%	140,633	100.0%	383	100.0%	27,348	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area Southeast portion of Central Indiana (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	27	11.3%	1,693	7.4%
Moderate	7	2.9%	480	2.1%	73	30.5%	5,238	23.0%
<i>Low/Moderate Total</i>	7	2.9%	480	2.1%	100	41.8%	6,931	30.4%
Middle	218	91.2%	20,651	90.5%	65	27.2%	5,858	25.7%
Upper	14	5.9%	1,679	7.4%	67	28.0%	9,185	40.3%
Unknown	0	0.0%	0	0.0%	7	2.9%	836	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	239	100.0%	22,810	100.0%	239	100.0%	22,810	100.0%
Refinance								
Low	0	0.0%	0	0.0%	22	10.6%	1,284	6.6%
Moderate	8	3.8%	614	3.2%	52	25.0%	3,803	19.5%
<i>Low/Moderate Total</i>	8	3.8%	614	3.2%	74	35.6%	5,087	26.1%
Middle	187	89.9%	17,058	87.5%	56	26.9%	5,109	26.2%
Upper	13	6.3%	1,815	9.3%	73	35.1%	8,962	46.0%
Unknown	0	0.0%	0	0.0%	5	2.4%	329	1.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	208	100.0%	19,487	100.0%	208	100.0%	19,487	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	4	8.3%	14	2.7%
Moderate	1	2.1%	2	0.4%	11	22.9%	171	33.1%
<i>Low/Moderate Total</i>	1	2.1%	2	0.4%	15	31.3%	185	35.8%
Middle	45	93.8%	480	92.8%	14	29.2%	127	24.6%
Upper	2	4.2%	35	6.8%	18	37.5%	155	30.0%
Unknown	0	0.0%	0	0.0%	1	2.1%	50	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	48	100.0%	517	100.0%	48	100.0%	517	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	70	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	70	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	70	100.0%	1	100.0%	70	100.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	53	10.7%	2,991	7.0%
Moderate	16	3.2%	1,096	2.6%	136	27.4%	9,212	21.5%
<i>Low/Moderate Total</i>	16	3.2%	1,096	2.6%	189	38.1%	12,203	28.5%
Middle	451	90.9%	38,259	89.2%	135	27.2%	11,094	25.9%
Upper	29	5.8%	3,529	8.2%	158	31.9%	18,302	42.7%
Unknown	0	0.0%	0	0.0%	14	2.8%	1,285	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	496	100.0%	42,884	100.0%	496	100.0%	42,884	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area Southeast portion of Central Indiana (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	26	10.1%	1,319	5.6%
Moderate	16	6.2%	891	3.8%	81	31.4%	6,165	26.1%
<i>Low/Moderate Total</i>	<i>16</i>	<i>6.2%</i>	<i>891</i>	<i>3.8%</i>	<i>107</i>	<i>41.5%</i>	<i>7,484</i>	<i>31.7%</i>
Middle	219	84.9%	20,192	85.5%	62	24.0%	5,329	22.6%
Upper	23	8.9%	2,525	10.7%	86	33.3%	10,197	43.2%
Unknown	0	0.0%	0	0.0%	3	1.2%	598	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>258</i>	<i>100.0%</i>	<i>23,608</i>	<i>100.0%</i>	<i>258</i>	<i>100.0%</i>	<i>23,608</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	12	5.6%	574	2.7%
Moderate	7	3.3%	421	2.0%	45	21.1%	3,283	15.6%
<i>Low/Moderate Total</i>	<i>7</i>	<i>3.3%</i>	<i>421</i>	<i>2.0%</i>	<i>57</i>	<i>26.8%</i>	<i>3,857</i>	<i>18.3%</i>
Middle	179	84.0%	17,533	83.1%	73	34.3%	6,602	31.3%
Upper	27	12.7%	3,151	14.9%	73	34.3%	9,494	45.0%
Unknown	0	0.0%	0	0.0%	10	4.7%	1,152	5.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>213</i>	<i>100.0%</i>	<i>21,105</i>	<i>100.0%</i>	<i>213</i>	<i>100.0%</i>	<i>21,105</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	2	7.4%	8	1.5%
Moderate	0	0.0%	0	0.0%	7	25.9%	88	16.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>9</i>	<i>33.3%</i>	<i>96</i>	<i>18.4%</i>
Middle	26	96.3%	508	97.1%	12	44.4%	303	57.9%
Upper	1	3.7%	15	2.9%	6	22.2%	124	23.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>523</i>	<i>100.0%</i>	<i>27</i>	<i>100.0%</i>	<i>523</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	40	8.0%	1,901	4.2%
Moderate	23	4.6%	1,312	2.9%	133	26.7%	9,536	21.1%
<i>Low/Moderate Total</i>	<i>23</i>	<i>4.6%</i>	<i>1,312</i>	<i>2.9%</i>	<i>173</i>	<i>34.7%</i>	<i>11,437</i>	<i>25.3%</i>
Middle	424	85.1%	38,233	84.5%	147	29.5%	12,234	27.0%
Upper	51	10.2%	5,691	12.6%	165	33.1%	19,815	43.8%
Unknown	0	0.0%	0	0.0%	13	2.6%	1,750	3.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>498</i>	<i>100.0%</i>	<i>45,236</i>	<i>100.0%</i>	<i>498</i>	<i>100.0%</i>	<i>45,236</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Non-Metropolitan Area Southeast portion of Central Indiana (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	0	0.0%	0	0.0%	617	12.4%	37,136	8.4%	
Moderate	352	7.1%	24,900	5.6%	1,255	25.2%	93,520	21.1%	
<i>Low/Moderate Total</i>	352	7.1%	24,900	5.6%	1,872	37.6%	130,656	29.5%	
Middle	4,229	84.9%	370,672	83.8%	1,212	24.3%	110,894	25.1%	
Upper	403	8.1%	46,860	10.6%	1,127	22.6%	140,839	31.8%	
Unknown	0	0.0%	0	0.0%	773	15.5%	60,043	13.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	4,984	100.0%	442,432	100.0%	4,984	100.0%	442,432	100.0%	
	Refinance								
Low	0	0.0%	0	0.0%	608	10.5%	36,794	7.1%	
Moderate	473	8.2%	34,374	6.7%	1,312	22.7%	98,173	19.0%	
<i>Low/Moderate Total</i>	473	8.2%	34,374	6.7%	1,920	33.2%	134,967	26.1%	
Middle	4,945	85.5%	442,451	85.6%	1,477	25.5%	131,949	25.5%	
Upper	365	6.3%	39,971	7.7%	1,459	25.2%	167,382	32.4%	
Unknown	0	0.0%	0	0.0%	927	16.0%	82,498	16.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	5,783	100.0%	516,796	100.0%	5,783	100.0%	516,796	100.0%	
	Home Improvement								
Low	0	0.0%	0	0.0%	125	15.7%	2,510	8.7%	
Moderate	52	6.5%	1,974	6.9%	173	21.7%	4,540	15.8%	
<i>Low/Moderate Total</i>	52	6.5%	1,974	6.9%	298	37.3%	7,050	24.5%	
Middle	693	86.8%	24,572	85.3%	246	30.8%	9,050	31.4%	
Upper	53	6.6%	2,268	7.9%	227	28.4%	11,134	38.6%	
Unknown	0	0.0%	0	0.0%	27	3.4%	1,580	5.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	798	100.0%	28,814	100.0%	798	100.0%	28,814	100.0%	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	3	16.7%	1,785	14.4%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	3	16.7%	1,785	14.4%	0	0.0%	0	0.0%	
Middle	14	77.8%	10,133	81.7%	0	0.0%	0	0.0%	
Upper	1	5.6%	485	3.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	18	100.0%	12,403	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	18	100.0%	12,403	100.0%	18	100.0%	12,403	100.0%	
	HMDA Totals								
Low	0	0.0%	0	0.0%	1,350	11.7%	76,440	7.6%	
Moderate	880	7.6%	63,033	6.3%	2,740	23.7%	196,233	19.6%	
<i>Low/Moderate Total</i>	880	7.6%	63,033	6.3%	4,090	35.3%	272,673	27.3%	
Middle	9,881	85.3%	847,828	84.7%	2,935	25.3%	251,893	25.2%	
Upper	822	7.1%	89,584	9.0%	2,813	24.3%	319,355	31.9%	
Unknown	0	0.0%	0	0.0%	1,745	15.1%	156,524	15.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	11,583	100.0%	1,000,445	100.0%	11,583	100.0%	1,000,445	100.0%	

CRA Loan Distribution Table

Non-Metropolitan Area Southeast portion of Central Indiana (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	0.9%	997	3.0%	0	0.0%	0	0.0%	2	6.1%	475	12.0%
<i>Low/Moderate Total</i>	2	0.9%	997	3.0%	0	0.0%	0	0.0%	2	6.1%	475	12.0%
Middle	204	89.1%	27,409	82.5%	63	90.0%	6,204	90.8%	28	84.8%	3,301	83.3%
Upper	21	9.2%	4,556	13.7%	7	10.0%	631	9.2%	3	9.1%	186	4.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	2	0.9%	250	0.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	229	100.0%	33,212	100.0%	70	100.0%	6,835	100.0%	33	100.0%	3,962	100.0%
By Revenue												
Total \$1 Million or Less	133	58.1%	12,716	38.3%	67	95.7%	6,595	96.5%	27	81.8%	3,553	89.7%
Over \$1 Million	76	33.2%	18,497	55.7%	1	1.4%	25	0.4%	1	3.0%	112	2.8%
Not Known	20	8.7%	1,999	6.0%	2	2.9%	215	3.1%	5	15.2%	297	7.5%
<i>Total</i>	229	100.0%	33,212	100.0%	70	100.0%	6,835	100.0%	33	100.0%	3,962	100.0%
By Loan Size												
\$100,000 or less	156	68.1%	6,773	20.4%	50	71.4%	1,544	22.6%	22	66.7%	1,522	38.4%
\$100,001 - \$250,000	34	14.8%	5,932	17.9%	12	17.1%	2,159	31.6%	9	27.3%	1,510	38.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	39	17.0%	20,507	61.7%	8	11.4%	3,132	45.8%	2	6.1%	930	23.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	229	100.0%	33,212	100.0%	70	100.0%	6,835	100.0%	33	100.0%	3,962	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	107	80.5%	4,344	34.2%	48	71.6%	1,504	22.8%	17	63.0%	1,225	34.5%
\$100,001 - \$250,000	18	13.5%	3,097	24.4%	11	16.4%	1,959	29.7%	8	29.6%	1,398	39.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	6.0%	5,275	41.5%	8	11.9%	3,132	47.5%	2	7.4%	930	26.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	133	100.0%	12,716	100.0%	67	100.0%	6,595	100.0%	27	100.0%	3,553	100.0%

CRA Loan Distribution Table
Non-Metropolitan Area Southeast portion of Central Indiana (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	1.9%	685	2.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>1.9%</i>	<i>685</i>	<i>2.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	139	87.4%	27,732	91.9%	34	79.1%	2,992	78.0%	7	100.0%	1,035	100.0%
Upper	17	10.7%	1,761	5.8%	9	20.9%	845	22.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>159</i>	<i>100.0%</i>	<i>30,178</i>	<i>100.0%</i>	<i>43</i>	<i>100.0%</i>	<i>3,837</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,035</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	86	54.1%	8,454	28.0%	41	95.3%	3,800	99.0%	5	71.4%	891	86.1%
Over \$1 Million	61	38.4%	19,656	65.1%	0	0.0%	0	0.0%	1	14.3%	44	4.3%
Not Known	12	7.5%	2,068	6.9%	2	4.7%	37	1.0%	1	14.3%	100	9.7%
<i>Total</i>	<i>159</i>	<i>100.0%</i>	<i>30,178</i>	<i>100.0%</i>	<i>43</i>	<i>100.0%</i>	<i>3,837</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,035</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	86	54.1%	3,788	12.6%	32	74.4%	1,388	36.2%	6	85.7%	404	39.0%
\$100,001 - \$250,000	32	20.1%	5,435	18.0%	9	20.9%	1,594	41.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	41	25.8%	20,955	69.4%	2	4.7%	855	22.3%	1	14.3%	631	61.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>159</i>	<i>100.0%</i>	<i>30,178</i>	<i>100.0%</i>	<i>43</i>	<i>100.0%</i>	<i>3,837</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>1,035</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	61	70.9%	2,610	30.9%	30	73.2%	1,351	35.6%	4	80.0%	260	29.2%
\$100,001 - \$250,000	19	22.1%	3,107	36.8%	9	22.0%	1,594	41.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	7.0%	2,737	32.4%	2	4.9%	855	22.5%	1	20.0%	631	70.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>8,454</i>	<i>100.0%</i>	<i>41</i>	<i>100.0%</i>	<i>3,800</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>891</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Non-Metropolitan Area Southeast portion of Central Indiana (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	269	5.1%	5,636	4.6%	23	5.1%	2,524	9.1%
<i>Low/Moderate Total</i>	269	5.1%	5,636	4.6%	23	5.1%	2,524	9.1%
Middle	4,429	84.1%	107,072	86.9%	390	87.2%	23,372	83.9%
Upper	348	6.6%	8,309	6.7%	23	5.1%	1,849	6.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	218	4.1%	2,218	1.8%	11	2.5%	115	0.4%
<i>Total</i>	5,264	100.0%	123,235	100.0%	447	100.0%	27,860	100.0%
	By Revenue							
Total \$1 Million or Less	2,610	49.6%	67,328	54.6%	363	81.2%	22,207	79.7%
	By Loan Size							
\$100,000 or Less	5,038	95.7%	57,999	47.1%	359	80.3%	10,939	39.3%
\$100,001 - \$250,000	142	2.7%	23,814	19.3%	71	15.9%	11,155	40.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	84	1.6%	41,422	33.6%	17	3.8%	5,766	20.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,264	100.0%	123,235	100.0%	447	100.0%	27,860	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area, Indiana (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	37	8.9%	2,133	4.8%
Moderate	17	4.1%	851	1.9%	95	22.7%	6,594	14.8%
<i>Low/Moderate Total</i>	<i>17</i>	<i>4.1%</i>	<i>851</i>	<i>1.9%</i>	<i>132</i>	<i>31.6%</i>	<i>8,727</i>	<i>19.6%</i>
Middle	335	80.1%	33,442	75.2%	123	29.4%	10,995	24.7%
Upper	66	15.8%	10,192	22.9%	151	36.1%	23,895	53.7%
Unknown	0	0.0%	0	0.0%	12	2.9%	868	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>418</i>	<i>100.0%</i>	<i>44,485</i>	<i>100.0%</i>	<i>418</i>	<i>100.0%</i>	<i>44,485</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	28	10.2%	1,651	6.3%
Moderate	5	1.8%	365	1.4%	56	20.4%	3,654	14.0%
<i>Low/Moderate Total</i>	<i>5</i>	<i>1.8%</i>	<i>365</i>	<i>1.4%</i>	<i>84</i>	<i>30.7%</i>	<i>5,305</i>	<i>20.4%</i>
Middle	236	86.1%	21,549	82.9%	79	28.8%	7,157	27.5%
Upper	33	12.0%	4,094	15.7%	109	39.8%	13,397	51.5%
Unknown	0	0.0%	0	0.0%	2	0.7%	149	0.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>274</i>	<i>100.0%</i>	<i>26,008</i>	<i>100.0%</i>	<i>274</i>	<i>100.0%</i>	<i>26,008</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	3	7.7%	58	2.6%
Moderate	7	17.9%	147	6.6%	9	23.1%	176	7.9%
<i>Low/Moderate Total</i>	<i>7</i>	<i>17.9%</i>	<i>147</i>	<i>6.6%</i>	<i>12</i>	<i>30.8%</i>	<i>234</i>	<i>10.5%</i>
Middle	29	74.4%	2,029	91.1%	15	38.5%	459	20.6%
Upper	3	7.7%	52	2.3%	12	30.8%	1,535	68.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>2,228</i>	<i>100.0%</i>	<i>39</i>	<i>100.0%</i>	<i>2,228</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	68	9.3%	3,842	5.3%
Moderate	29	4.0%	1,363	1.9%	160	21.9%	10,424	14.3%
<i>Low/Moderate Total</i>	<i>29</i>	<i>4.0%</i>	<i>1,363</i>	<i>1.9%</i>	<i>228</i>	<i>31.2%</i>	<i>14,266</i>	<i>19.6%</i>
Middle	600	82.1%	57,020	78.4%	217	29.7%	18,611	25.6%
Upper	102	14.0%	14,338	19.7%	272	37.2%	38,827	53.4%
Unknown	0	0.0%	0	0.0%	14	1.9%	1,017	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>731</i>	<i>100.0%</i>	<i>72,721</i>	<i>100.0%</i>	<i>731</i>	<i>100.0%</i>	<i>72,721</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-Metropolitan Area, Indiana (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	29	9.1%	1,641	4.5%
Moderate	9	2.8%	1,030	2.8%	78	24.4%	6,109	16.7%
<i>Low/Moderate Total</i>	9	2.8%	1,030	2.8%	107	33.4%	7,750	21.2%
Middle	246	76.9%	26,600	72.7%	82	25.6%	7,776	21.2%
Upper	65	20.3%	8,966	24.5%	121	37.8%	20,382	55.7%
Unknown	0	0.0%	0	0.0%	10	3.1%	688	1.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	320	100.0%	36,596	100.0%	320	100.0%	36,596	100.0%
Refinance								
Low	0	0.0%	0	0.0%	22	10.4%	1,248	5.8%
Moderate	20	9.4%	1,634	7.5%	44	20.8%	2,983	13.7%
<i>Low/Moderate Total</i>	20	9.4%	1,634	7.5%	66	31.1%	4,231	19.5%
Middle	170	80.2%	17,719	81.7%	48	22.6%	3,781	17.4%
Upper	22	10.4%	2,347	10.8%	85	40.1%	11,591	53.4%
Unknown	0	0.0%	0	0.0%	13	6.1%	2,097	9.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	212	100.0%	21,700	100.0%	212	100.0%	21,700	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	5.3%	15	1.8%
Moderate	1	5.3%	15	1.8%	9	47.4%	139	17.0%
<i>Low/Moderate Total</i>	1	5.3%	15	1.8%	10	52.6%	154	18.8%
Middle	17	89.5%	606	73.9%	3	15.8%	115	14.0%
Upper	1	5.3%	199	24.3%	6	31.6%	551	67.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	19	100.0%	820	100.0%	19	100.0%	820	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	52	9.4%	2,904	4.9%
Moderate	30	5.4%	2,679	4.5%	131	23.8%	9,231	15.6%
<i>Low/Moderate Total</i>	30	5.4%	2,679	4.5%	183	33.2%	12,135	20.5%
Middle	433	78.6%	44,925	76.0%	133	24.1%	11,672	19.7%
Upper	88	16.0%	11,512	19.5%	212	38.5%	32,524	55.0%
Unknown	0	0.0%	0	0.0%	23	4.2%	2,785	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	551	100.0%	59,116	100.0%	551	100.0%	59,116	100.0%

Peer Group HMDA Loan Distribution Table

Non-Metropolitan Area, Indiana (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase											
Low	0	0.0%	0	0.0%	641	10.3%	36,673	5.9%				
Moderate	336	5.4%	21,205	3.4%	1,427	23.0%	106,119	17.1%				
<i>Low/Moderate Total</i>	<i>336</i>	<i>5.4%</i>	<i>21,205</i>	<i>3.4%</i>	<i>2,068</i>	<i>33.3%</i>	<i>142,792</i>	<i>23.0%</i>				
Middle	5,371	86.6%	521,361	83.9%	1,555	25.1%	142,834	23.0%				
Upper	497	8.0%	78,993	12.7%	1,749	28.2%	260,294	41.9%				
Unknown	0	0.0%	0	0.0%	832	13.4%	75,639	12.2%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	6,204	100.0%	621,559	100.0%	6,204	100.0%	621,559	100.0%				
	Refinance											
Low	0	0.0%	0	0.0%	623	9.9%	38,261	6.2%				
Moderate	374	5.9%	24,526	3.9%	1,283	20.3%	95,816	15.4%				
<i>Low/Moderate Total</i>	<i>374</i>	<i>5.9%</i>	<i>24,526</i>	<i>3.9%</i>	<i>1,906</i>	<i>30.2%</i>	<i>134,077</i>	<i>21.6%</i>				
Middle	5,379	85.3%	509,509	82.0%	1,607	25.5%	143,127	23.0%				
Upper	554	8.8%	87,350	14.1%	1,838	29.1%	247,023	39.8%				
Unknown	0	0.0%	0	0.0%	956	15.2%	97,158	15.6%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	6,307	100.0%	621,385	100.0%	6,307	100.0%	621,385	100.0%				
	Home Improvement											
Low	0	0.0%	0	0.0%	135	14.2%	2,848	8.6%				
Moderate	57	6.0%	1,132	3.4%	190	19.9%	5,460	16.5%				
<i>Low/Moderate Total</i>	<i>57</i>	<i>6.0%</i>	<i>1,132</i>	<i>3.4%</i>	<i>325</i>	<i>34.1%</i>	<i>8,308</i>	<i>25.1%</i>				
Middle	853	89.5%	29,707	89.7%	297	31.2%	8,100	24.5%				
Upper	43	4.5%	2,284	6.9%	313	32.8%	16,113	48.6%				
Unknown	0	0.0%	0	0.0%	18	1.9%	602	1.8%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	953	100.0%	33,123	100.0%	953	100.0%	33,123	100.0%				
	Multi-Family											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Moderate	2	25.0%	465	17.6%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>2</i>	<i>25.0%</i>	<i>465</i>	<i>17.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	6	75.0%	2,175	82.4%	0	0.0%	0	0.0%				
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	8	100.0%	2,640	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	8	100.0%	2,640	100.0%	8	100.0%	2,640	100.0%				
	HMDA Totals											
Low	0	0.0%	0	0.0%	1,399	10.4%	77,782	6.1%				
Moderate	769	5.7%	47,328	3.7%	2,900	21.5%	207,395	16.2%				
<i>Low/Moderate Total</i>	<i>769</i>	<i>5.7%</i>	<i>47,328</i>	<i>3.7%</i>	<i>4,299</i>	<i>31.9%</i>	<i>285,177</i>	<i>22.3%</i>				
Middle	11,609	86.2%	1,062,752	83.1%	3,459	25.7%	294,061	23.0%				
Upper	1,094	8.1%	168,627	13.2%	3,900	28.9%	523,430	40.9%				
Unknown	0	0.0%	0	0.0%	1,814	13.5%	176,039	13.8%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	13,472	100.0%	1,278,707	100.0%	13,472	100.0%	1,278,707	100.0%				

CRA Loan Distribution Table
Non-Metropolitan Area, Indiana (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	24	9.0%	4,092	10.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>24</i>	<i>9.0%</i>	<i>4,092</i>	<i>10.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	212	79.4%	31,897	77.9%	97	95.1%	13,299	92.3%	21	87.5%	2,192	89.9%
Upper	31	11.6%	4,964	12.1%	5	4.9%	1,105	7.7%	3	12.5%	245	10.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>40,953</i>	<i>100.0%</i>	<i>102</i>	<i>100.0%</i>	<i>14,404</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,437</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	143	53.6%	15,043	36.7%	85	83.3%	10,583	73.5%	18	75.0%	1,689	69.3%
Over \$1 Million	107	40.1%	24,087	58.8%	9	8.8%	1,927	13.4%	5	20.8%	698	28.6%
Not Known	17	6.4%	1,823	4.5%	8	7.8%	1,894	13.1%	1	4.2%	50	2.1%
<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>40,953</i>	<i>100.0%</i>	<i>102</i>	<i>100.0%</i>	<i>14,404</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,437</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	170	63.7%	7,079	17.3%	62	60.8%	2,613	18.1%	14	58.3%	714	29.3%
\$100,001 - \$250,000	50	18.7%	8,913	21.8%	20	19.6%	3,936	27.3%	9	37.5%	1,420	58.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	47	17.6%	24,961	61.0%	20	19.6%	7,855	54.5%	1	4.2%	303	12.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>40,953</i>	<i>100.0%</i>	<i>102</i>	<i>100.0%</i>	<i>14,404</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>2,437</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	104	72.7%	4,738	31.5%	57	67.1%	2,254	21.3%	10	55.6%	469	27.8%
\$100,001 - \$250,000	27	18.9%	4,516	30.0%	14	16.5%	2,824	26.7%	8	44.4%	1,220	72.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	8.4%	5,789	38.5%	14	16.5%	5,505	52.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>15,043</i>	<i>100.0%</i>	<i>85</i>	<i>100.0%</i>	<i>10,583</i>	<i>100.0%</i>	<i>18</i>	<i>100.0%</i>	<i>1,689</i>	<i>100.0%</i>

CRA Loan Distribution Table
Non-Metropolitan Area, Indiana (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	8	5.0%	1,161	4.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	8	5.0%	1,161	4.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	127	78.9%	21,578	79.9%	64	95.5%	7,769	89.7%	9	75.0%	808	51.2%
Upper	26	16.1%	4,254	15.8%	3	4.5%	890	10.3%	3	25.0%	770	48.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	161	100.0%	26,993	100.0%	67	100.0%	8,659	100.0%	12	100.0%	1,578	100.0%
By Revenue												
Total \$1 Million or Less	78	48.4%	7,746	28.7%	55	82.1%	6,055	69.9%	11	91.7%	1,546	98.0%
Over \$1 Million	64	39.8%	16,761	62.1%	5	7.5%	996	11.5%	1	8.3%	32	2.0%
Not Known	19	11.8%	2,486	9.2%	7	10.4%	1,608	18.6%	0	0.0%	0	0.0%
<i>Total</i>	161	100.0%	26,993	100.0%	67	100.0%	8,659	100.0%	12	100.0%	1,578	100.0%
By Loan Size												
\$100,000 or less	101	62.7%	5,306	19.7%	42	62.7%	1,822	21.0%	8	66.7%	426	27.0%
\$100,001 - \$250,000	33	20.5%	5,380	19.9%	14	20.9%	2,633	30.4%	3	25.0%	532	33.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	16.8%	16,307	60.4%	11	16.4%	4,204	48.6%	1	8.3%	620	39.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	161	100.0%	26,993	100.0%	67	100.0%	8,659	100.0%	12	100.0%	1,578	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	57	73.1%	3,236	41.8%	40	72.7%	1,758	29.0%	7	63.6%	394	25.5%
\$100,001 - \$250,000	18	23.1%	2,999	38.7%	8	14.5%	1,430	23.6%	3	27.3%	532	34.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	3.8%	1,511	19.5%	7	12.7%	2,867	47.3%	1	9.1%	620	40.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	78	100.0%	7,746	100.0%	55	100.0%	6,055	100.0%	11	100.0%	1,546	100.0%

Peer Group CRA Loan Distribution Table

Non-Metropolitan Area, Indiana (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	465	6.8%	12,131	6.4%	22	1.8%	658	0.9%
<i>Low/Moderate Total</i>	465	6.8%	12,131	6.4%	22	1.8%	658	0.9%
Middle	5,350	78.7%	159,346	83.4%	1,094	90.9%	68,813	91.0%
Upper	647	9.5%	15,961	8.4%	67	5.6%	5,567	7.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	333	4.9%	3,555	1.9%	20	1.7%	607	0.8%
<i>Total</i>	6,795	100.0%	190,993	100.0%	1,203	100.0%	75,645	100.0%
	By Revenue							
Total \$1 Million or Less	3,341	49.2%	91,734	48.0%	1,039	86.4%	64,027	84.6%
	By Loan Size							
\$100,000 or Less	6,411	94.3%	76,698	40.2%	989	82.2%	30,964	40.9%
\$100,001 - \$250,000	229	3.4%	39,598	20.7%	170	14.1%	28,556	37.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	155	2.3%	74,697	39.1%	44	3.7%	16,125	21.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	6,795	100.0%	190,993	100.0%	1,203	100.0%	75,645	100.0%

HMDA Loan Distribution Table

State of Kentucky (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	7	0.8%	1,046	0.8%	40	4.6%	2,947	2.4%
Moderate	67	7.7%	6,826	5.5%	130	15.0%	11,116	9.0%
<i>Low/Moderate Total</i>	<i>74</i>	<i>8.5%</i>	<i>7,872</i>	<i>6.4%</i>	<i>170</i>	<i>19.6%</i>	<i>14,063</i>	<i>11.4%</i>
Middle	291	33.6%	34,083	27.7%	187	21.6%	17,993	14.6%
Upper	501	57.9%	81,224	65.9%	462	53.3%	84,138	68.3%
Unknown	0	0.0%	0	0.0%	47	5.4%	6,985	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>866</i>	<i>100.0%</i>	<i>123,179</i>	<i>100.0%</i>	<i>866</i>	<i>100.0%</i>	<i>123,179</i>	<i>100.0%</i>
Refinance								
Low	5	0.9%	779	1.0%	33	5.7%	1,669	2.1%
Moderate	66	11.5%	6,518	8.0%	76	13.2%	5,780	7.1%
<i>Low/Moderate Total</i>	<i>71</i>	<i>12.4%</i>	<i>7,297</i>	<i>9.0%</i>	<i>109</i>	<i>19.0%</i>	<i>7,449</i>	<i>9.2%</i>
Middle	216	37.6%	23,274	28.7%	117	20.4%	10,722	13.2%
Upper	287	50.0%	50,557	62.3%	320	55.7%	58,810	72.5%
Unknown	0	0.0%	0	0.0%	28	4.9%	4,147	5.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>574</i>	<i>100.0%</i>	<i>81,128</i>	<i>100.0%</i>	<i>574</i>	<i>100.0%</i>	<i>81,128</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	1.0%	8	0.1%
Moderate	7	6.8%	72	1.3%	12	11.7%	143	2.7%
<i>Low/Moderate Total</i>	<i>7</i>	<i>6.8%</i>	<i>72</i>	<i>1.3%</i>	<i>13</i>	<i>12.6%</i>	<i>151</i>	<i>2.8%</i>
Middle	38	36.9%	782	14.5%	22	21.4%	2,509	46.6%
Upper	58	56.3%	4,525	84.1%	63	61.2%	2,467	45.9%
Unknown	0	0.0%	0	0.0%	5	4.9%	252	4.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>5,379</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>5,379</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	1,523	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,523	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>1,523</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>1,523</i>	<i>100.0%</i>
HMDA Totals								
Low	12	0.8%	1,825	0.9%	74	4.8%	4,624	2.2%
Moderate	140	9.1%	13,416	6.4%	218	14.1%	17,039	8.1%
<i>Low/Moderate Total</i>	<i>152</i>	<i>9.8%</i>	<i>15,241</i>	<i>7.2%</i>	<i>292</i>	<i>18.9%</i>	<i>21,663</i>	<i>10.3%</i>
Middle	546	35.4%	59,662	28.2%	326	21.1%	31,224	14.8%
Upper	846	54.8%	136,306	64.5%	845	54.7%	145,415	68.8%
Unknown	0	0.0%	0	0.0%	81	5.2%	12,907	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,544</i>	<i>100.0%</i>	<i>211,209</i>	<i>100.0%</i>	<i>1,544</i>	<i>100.0%</i>	<i>211,209</i>	<i>100.0%</i>

HMDA Loan Distribution Table

State of Kentucky (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	17	2.2%	2,593	2.5%	41	5.2%	3,138	3.1%
Moderate	76	9.6%	7,954	7.8%	122	15.5%	10,159	9.9%
<i>Low/Moderate Total</i>	93	11.8%	10,547	10.3%	163	20.7%	13,297	13.0%
Middle	269	34.1%	31,685	31.0%	190	24.1%	16,879	16.5%
Upper	427	54.1%	60,092	58.7%	390	49.4%	65,744	64.3%
Unknown	0	0.0%	0	0.0%	46	5.8%	6,404	6.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	789	100.0%	102,324	100.0%	789	100.0%	102,324	100.0%
Refinance								
Low	6	1.1%	637	0.9%	29	5.3%	1,946	2.7%
Moderate	42	7.7%	3,295	4.5%	80	14.7%	6,887	9.5%
<i>Low/Moderate Total</i>	48	8.8%	3,932	5.4%	109	20.0%	8,833	12.2%
Middle	178	32.7%	20,927	28.8%	112	20.6%	9,749	13.4%
Upper	319	58.5%	47,806	65.8%	308	56.5%	51,125	70.4%
Unknown	0	0.0%	0	0.0%	16	2.9%	2,958	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	545	100.0%	72,665	100.0%	545	100.0%	72,665	100.0%
Home Improvement								
Low	2	3.1%	66	3.6%	3	4.7%	29	1.6%
Moderate	8	12.5%	134	7.4%	11	17.2%	203	11.2%
<i>Low/Moderate Total</i>	10	15.6%	200	11.0%	14	21.9%	232	12.8%
Middle	20	31.3%	412	22.7%	19	29.7%	486	26.8%
Upper	34	53.1%	1,201	66.2%	31	48.4%	1,095	60.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	64	100.0%	1,813	100.0%	64	100.0%	1,813	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	25	1.8%	3,296	1.9%	73	5.2%	5,113	2.9%
Moderate	126	9.0%	11,383	6.4%	213	15.2%	17,249	9.8%
<i>Low/Moderate Total</i>	151	10.8%	14,679	8.3%	286	20.5%	22,362	12.6%
Middle	467	33.4%	53,024	30.0%	321	23.0%	27,114	15.3%
Upper	780	55.8%	109,099	61.7%	729	52.1%	117,964	66.7%
Unknown	0	0.0%	0	0.0%	62	4.4%	9,362	5.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,398	100.0%	176,802	100.0%	1,398	100.0%	176,802	100.0%

Peer Group HMDA Loan Distribution Table

State of Kentucky (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	380	1.5%	38,180	1.3%	1,495	6.0%	113,454	3.8%	
Moderate	3,288	13.1%	303,708	10.1%	4,610	18.4%	410,293	13.6%	
<i>Low/Moderate Total</i>	<i>3,668</i>	<i>14.6%</i>	<i>341,888</i>	<i>11.3%</i>	<i>6,105</i>	<i>24.4%</i>	<i>523,747</i>	<i>17.3%</i>	
Middle	9,002	35.9%	960,650	31.8%	5,633	22.5%	609,420	20.2%	
Upper	12,398	49.5%	1,717,140	56.9%	8,761	34.9%	1,337,048	44.3%	
Unknown	1	0.0%	142	0.0%	4,570	18.2%	549,605	18.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>25,069</i>	<i>100.0%</i>	<i>3,019,820</i>	<i>100.0%</i>	<i>25,069</i>	<i>100.0%</i>	<i>3,019,820</i>	<i>100.0%</i>	
	Refinance								
Low	345	1.8%	37,426	1.6%	1,305	6.9%	87,141	3.8%	
Moderate	2,659	14.1%	244,017	10.6%	2,928	15.5%	257,166	11.2%	
<i>Low/Moderate Total</i>	<i>3,004</i>	<i>15.9%</i>	<i>281,443</i>	<i>12.2%</i>	<i>4,233</i>	<i>22.5%</i>	<i>344,307</i>	<i>14.9%</i>	
Middle	6,779	36.0%	718,937	31.2%	4,003	21.3%	407,418	17.7%	
Upper	9,051	48.1%	1,304,016	56.6%	7,069	37.5%	1,085,276	47.1%	
Unknown	0	0.0%	0	0.0%	3,529	18.7%	467,395	20.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>18,834</i>	<i>100.0%</i>	<i>2,304,396</i>	<i>100.0%</i>	<i>18,834</i>	<i>100.0%</i>	<i>2,304,396</i>	<i>100.0%</i>	
	Home Improvement								
Low	33	1.5%	2,231	2.3%	216	10.0%	4,755	4.9%	
Moderate	307	14.2%	11,200	11.6%	388	18.0%	11,943	12.3%	
<i>Low/Moderate Total</i>	<i>340</i>	<i>15.8%</i>	<i>13,431</i>	<i>13.9%</i>	<i>604</i>	<i>28.0%</i>	<i>16,698</i>	<i>17.2%</i>	
Middle	797	37.0%	30,704	31.7%	544	25.2%	18,862	19.5%	
Upper	1,018	47.2%	52,703	54.4%	926	42.9%	54,062	55.8%	
Unknown	1	0.0%	43	0.0%	82	3.8%	7,259	7.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>2,156</i>	<i>100.0%</i>	<i>96,881</i>	<i>100.0%</i>	<i>2,156</i>	<i>100.0%</i>	<i>96,881</i>	<i>100.0%</i>	
	Multi-Family								
Low	12	12.1%	8,059	6.3%	0	0.0%	0	0.0%	
Moderate	24	24.2%	23,159	18.1%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>36</i>	<i>36.4%</i>	<i>31,218</i>	<i>24.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	31	31.3%	69,955	54.8%	0	0.0%	0	0.0%	
Upper	32	32.3%	26,591	20.8%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	99	100.0%	127,764	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>99</i>	<i>100.0%</i>	<i>127,764</i>	<i>100.0%</i>	<i>99</i>	<i>100.0%</i>	<i>127,764</i>	<i>100.0%</i>	
	HMDA Totals								
Low	770	1.7%	85,896	1.5%	3,016	6.5%	205,350	3.7%	
Moderate	6,278	13.6%	582,084	10.5%	7,926	17.2%	679,402	12.2%	
<i>Low/Moderate Total</i>	<i>7,048</i>	<i>15.3%</i>	<i>667,980</i>	<i>12.0%</i>	<i>10,942</i>	<i>23.7%</i>	<i>884,752</i>	<i>15.9%</i>	
Middle	16,609	36.0%	1,780,246	32.1%	10,180	22.1%	1,035,700	18.7%	
Upper	22,499	48.7%	3,100,450	55.9%	16,756	36.3%	2,476,386	44.6%	
Unknown	2	0.0%	185	0.0%	8,280	17.9%	1,152,023	20.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>46,158</i>	<i>100.0%</i>	<i>5,548,861</i>	<i>100.0%</i>	<i>46,158</i>	<i>100.0%</i>	<i>5,548,861</i>	<i>100.0%</i>	

CRA Loan Distribution Table
State of Kentucky (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	47	8.8%	11,488	11.2%	10	5.5%	890	3.1%	5	9.4%	1,824	14.1%
Moderate	59	11.0%	12,358	12.1%	7	3.9%	1,355	4.7%	5	9.4%	1,291	10.0%
<i>Low/Moderate Total</i>	<i>106</i>	<i>19.9%</i>	<i>23,846</i>	<i>23.3%</i>	<i>17</i>	<i>9.4%</i>	<i>2,245</i>	<i>7.7%</i>	<i>10</i>	<i>18.9%</i>	<i>3,115</i>	<i>24.1%</i>
Middle	166	31.1%	29,551	28.9%	65	35.9%	11,924	41.0%	22	41.5%	3,564	27.5%
Upper	261	48.9%	48,787	47.7%	99	54.7%	14,883	51.2%	21	39.6%	6,273	48.4%
Unknown	1	0.2%	150	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>534</i>	<i>100.0%</i>	<i>102,334</i>	<i>100.0%</i>	<i>181</i>	<i>100.0%</i>	<i>29,052</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>12,952</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	240	44.9%	24,724	24.2%	155	85.6%	23,296	80.2%	38	71.7%	7,470	57.7%
Over \$1 Million	217	40.6%	63,986	62.5%	17	9.4%	4,326	14.9%	13	24.5%	4,714	36.4%
Not Known	77	14.4%	13,624	13.3%	9	5.0%	1,430	4.9%	2	3.8%	768	5.9%
<i>Total</i>	<i>534</i>	<i>100.0%</i>	<i>102,334</i>	<i>100.0%</i>	<i>181</i>	<i>100.0%</i>	<i>29,052</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>12,952</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	303	56.7%	14,681	14.3%	89	49.2%	4,955	17.1%	17	32.1%	1,083	8.4%
\$100,001 - \$250,000	109	20.4%	19,846	19.4%	61	33.7%	11,194	38.5%	14	26.4%	2,280	17.6%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	122	22.8%	67,807	66.3%	31	17.1%	12,903	44.4%	22	41.5%	9,589	74.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>534</i>	<i>100.0%</i>	<i>102,334</i>	<i>100.0%</i>	<i>181</i>	<i>100.0%</i>	<i>29,052</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>12,952</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	179	74.6%	8,192	33.1%	83	53.5%	4,565	19.6%	16	42.1%	983	13.2%
\$100,001 - \$250,000	37	15.4%	6,415	25.9%	48	31.0%	9,008	38.7%	11	28.9%	1,722	23.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	24	10.0%	10,117	40.9%	24	15.5%	9,723	41.7%	11	28.9%	4,765	63.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>240</i>	<i>100.0%</i>	<i>24,724</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>23,296</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>	<i>7,470</i>	<i>100.0%</i>

CRA Loan Distribution Table
State of Kentucky (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	53	12.6%	13,133	12.5%	14	8.3%	2,430	8.8%	3	8.1%	1,078	10.7%
Moderate	44	10.5%	18,153	17.3%	8	4.8%	1,353	4.9%	2	5.4%	100	1.0%
<i>Low/Moderate Total</i>	97	23.0%	31,286	29.7%	22	13.1%	3,783	13.8%	5	13.5%	1,178	11.7%
Middle	132	31.4%	32,704	31.1%	51	30.4%	9,389	34.2%	16	43.2%	4,343	43.0%
Upper	190	45.1%	41,100	39.1%	95	56.5%	14,288	52.0%	16	43.2%	4,575	45.3%
Unknown	2	0.5%	75	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	421	100.0%	105,165	100.0%	168	100.0%	27,460	100.0%	37	100.0%	10,096	100.0%
By Revenue												
Total \$1 Million or Less	193	45.8%	31,729	30.2%	136	81.0%	19,542	71.2%	21	56.8%	5,035	49.9%
Over \$1 Million	163	38.7%	58,461	55.6%	22	13.1%	5,873	21.4%	9	24.3%	4,010	39.7%
Not Known	65	15.4%	14,975	14.2%	10	6.0%	2,045	7.4%	7	18.9%	1,051	10.4%
<i>Total</i>	421	100.0%	105,165	100.0%	168	100.0%	27,460	100.0%	37	100.0%	10,096	100.0%
By Loan Size												
\$100,000 or less	189	44.9%	9,943	9.5%	86	51.2%	4,655	17.0%	9	24.3%	430	4.3%
\$100,001 - \$250,000	98	23.3%	17,293	16.4%	49	29.2%	8,856	32.3%	11	29.7%	2,033	20.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	134	31.8%	77,929	74.1%	33	19.6%	13,949	50.8%	17	45.9%	7,633	75.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	421	100.0%	105,165	100.0%	168	100.0%	27,460	100.0%	37	100.0%	10,096	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	118	61.1%	5,942	18.7%	79	58.1%	4,231	21.7%	6	28.6%	320	6.4%
\$100,001 - \$250,000	40	20.7%	6,616	20.9%	35	25.7%	6,287	32.2%	6	28.6%	1,174	23.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	35	18.1%	19,171	60.4%	22	16.2%	9,024	46.2%	9	42.9%	3,541	70.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	193	100.0%	31,729	100.0%	136	100.0%	19,542	100.0%	21	100.0%	5,035	100.0%

Peer Group CRA Loan Distribution Table

State of Kentucky (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	1,001	5.2%	54,805	7.7%	4	0.4%	310	0.4%
Moderate	2,647	13.7%	96,350	13.5%	89	8.4%	6,291	8.3%
<i>Low/Moderate Total</i>	3,648	18.9%	151,155	21.2%	93	8.8%	6,601	8.7%
Middle	6,680	34.7%	244,584	34.2%	457	43.2%	34,485	45.3%
Upper	8,443	43.8%	312,442	43.7%	499	47.2%	35,035	46.0%
Unknown	9	0.0%	530	0.1%	0	0.0%	0	0.0%
Tract Unknown	497	2.6%	5,541	0.8%	8	0.8%	51	0.1%
<i>Total</i>	19,277	100.0%	714,252	100.0%	1,057	100.0%	76,172	100.0%
	By Revenue							
Total \$1 Million or Less	8,929	46.3%	387,195	54.2%	847	80.1%	50,295	66.0%
	By Loan Size							
\$100,000 or Less	17,768	92.2%	209,471	29.3%	852	80.6%	19,315	25.4%
\$100,001 - \$250,000	786	4.1%	136,703	19.1%	106	10.0%	19,208	25.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	723	3.8%	368,078	51.5%	99	9.4%	37,649	49.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	19,277	100.0%	714,252	100.0%	1,057	100.0%	76,172	100.0%

HMDA Loan Distribution Table

Lexington/Fayette, KY MSA 30460 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	7	1.5%	1,046	1.3%	25	5.4%	2,290	2.9%
Moderate	43	9.3%	5,272	6.7%	83	18.0%	8,257	10.5%
<i>Low/Moderate Total</i>	<i>50</i>	<i>10.8%</i>	<i>6,318</i>	<i>8.1%</i>	<i>108</i>	<i>23.4%</i>	<i>10,547</i>	<i>13.5%</i>
Middle	177	38.4%	23,074	29.5%	104	22.6%	11,212	14.3%
Upper	234	50.8%	48,903	62.5%	221	47.9%	51,299	65.5%
Unknown	0	0.0%	0	0.0%	28	6.1%	5,237	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>461</i>	<i>100.0%</i>	<i>78,295</i>	<i>100.0%</i>	<i>461</i>	<i>100.0%</i>	<i>78,295</i>	<i>100.0%</i>
Refinance								
Low	5	1.6%	779	1.5%	19	6.3%	1,111	2.1%
Moderate	50	16.4%	5,223	10.1%	43	14.1%	3,668	7.1%
<i>Low/Moderate Total</i>	<i>55</i>	<i>18.1%</i>	<i>6,002</i>	<i>11.6%</i>	<i>62</i>	<i>20.4%</i>	<i>4,779</i>	<i>9.2%</i>
Middle	117	38.5%	14,460	27.8%	67	22.0%	6,455	12.4%
Upper	132	43.4%	31,503	60.6%	160	52.6%	38,539	74.2%
Unknown	0	0.0%	0	0.0%	15	4.9%	2,192	4.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>304</i>	<i>100.0%</i>	<i>51,965</i>	<i>100.0%</i>	<i>304</i>	<i>100.0%</i>	<i>51,965</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	6	16.7%	64	2.1%	4	11.1%	45	1.5%
<i>Low/Moderate Total</i>	<i>6</i>	<i>16.7%</i>	<i>64</i>	<i>2.1%</i>	<i>4</i>	<i>11.1%</i>	<i>45</i>	<i>1.5%</i>
Middle	12	33.3%	142	4.6%	11	30.6%	2,115	68.5%
Upper	18	50.0%	2,883	93.3%	16	44.4%	677	21.9%
Unknown	0	0.0%	0	0.0%	5	13.9%	252	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>3,089</i>	<i>100.0%</i>	<i>36</i>	<i>100.0%</i>	<i>3,089</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	100.0%	1,523	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,523	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>1,523</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>1,523</i>	<i>100.0%</i>
HMDA Totals								
Low	12	1.5%	1,825	1.4%	44	5.5%	3,401	2.5%
Moderate	99	12.3%	10,559	7.8%	130	16.2%	11,970	8.9%
<i>Low/Moderate Total</i>	<i>111</i>	<i>13.8%</i>	<i>12,384</i>	<i>9.2%</i>	<i>174</i>	<i>21.7%</i>	<i>15,371</i>	<i>11.4%</i>
Middle	307	38.3%	39,199	29.1%	182	22.7%	19,782	14.7%
Upper	384	47.9%	83,289	61.8%	397	49.5%	90,515	67.1%
Unknown	0	0.0%	0	0.0%	49	6.1%	9,204	6.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>802</i>	<i>100.0%</i>	<i>134,872</i>	<i>100.0%</i>	<i>802</i>	<i>100.0%</i>	<i>134,872</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Lexington/Fayette, KY MSA 30460 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	17	3.9%	2,593	3.9%	33	7.6%	2,713	4.1%
Moderate	60	13.9%	6,843	10.3%	79	18.2%	7,322	11.0%
<i>Low/Moderate Total</i>	<i>77</i>	<i>17.8%</i>	<i>9,436</i>	<i>14.2%</i>	<i>112</i>	<i>25.9%</i>	<i>10,035</i>	<i>15.1%</i>
Middle	160	37.0%	22,096	33.3%	98	22.6%	9,967	15.0%
Upper	196	45.3%	34,868	52.5%	189	43.6%	41,234	62.1%
Unknown	0	0.0%	0	0.0%	34	7.9%	5,164	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>433</i>	<i>100.0%</i>	<i>66,400</i>	<i>100.0%</i>	<i>433</i>	<i>100.0%</i>	<i>66,400</i>	<i>100.0%</i>
Refinance								
Low	6	2.1%	637	1.4%	23	8.0%	1,568	3.3%
Moderate	38	13.2%	2,912	6.2%	54	18.8%	5,047	10.8%
<i>Low/Moderate Total</i>	<i>44</i>	<i>15.3%</i>	<i>3,549</i>	<i>7.6%</i>	<i>77</i>	<i>26.8%</i>	<i>6,615</i>	<i>14.1%</i>
Middle	100	34.8%	13,895	29.7%	64	22.3%	6,052	12.9%
Upper	143	49.8%	29,377	62.7%	138	48.1%	31,611	67.5%
Unknown	0	0.0%	0	0.0%	8	2.8%	2,543	5.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>287</i>	<i>100.0%</i>	<i>46,821</i>	<i>100.0%</i>	<i>287</i>	<i>100.0%</i>	<i>46,821</i>	<i>100.0%</i>
Home Improvement								
Low	2	5.3%	66	5.3%	3	7.9%	29	2.3%
Moderate	8	21.1%	134	10.8%	9	23.7%	132	10.6%
<i>Low/Moderate Total</i>	<i>10</i>	<i>26.3%</i>	<i>200</i>	<i>16.1%</i>	<i>12</i>	<i>31.6%</i>	<i>161</i>	<i>12.9%</i>
Middle	13	34.2%	265	21.3%	9	23.7%	303	24.3%
Upper	15	39.5%	781	62.7%	17	44.7%	782	62.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>1,246</i>	<i>100.0%</i>	<i>38</i>	<i>100.0%</i>	<i>1,246</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	25	3.3%	3,296	2.9%	59	7.8%	4,310	3.8%
Moderate	106	14.0%	9,889	8.6%	142	18.7%	12,501	10.9%
<i>Low/Moderate Total</i>	<i>131</i>	<i>17.3%</i>	<i>13,185</i>	<i>11.5%</i>	<i>201</i>	<i>26.5%</i>	<i>16,811</i>	<i>14.7%</i>
Middle	273	36.0%	36,256	31.7%	171	22.6%	16,322	14.3%
Upper	354	46.7%	65,026	56.8%	344	45.4%	73,627	64.3%
Unknown	0	0.0%	0	0.0%	42	5.5%	7,707	6.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>758</i>	<i>100.0%</i>	<i>114,467</i>	<i>100.0%</i>	<i>758</i>	<i>100.0%</i>	<i>114,467</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Lexington/Fayette, KY MSA 30460 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	368	2.2%	36,759	1.7%	1,147	6.8%	93,289	4.3%	
Moderate	2,876	17.0%	269,507	12.3%	3,470	20.5%	329,728	15.1%	
<i>Low/Moderate Total</i>	<i>3,244</i>	<i>19.1%</i>	<i>306,266</i>	<i>14.0%</i>	<i>4,617</i>	<i>27.2%</i>	<i>423,017</i>	<i>19.3%</i>	
Middle	6,313	37.2%	722,716	33.0%	3,833	22.6%	451,288	20.6%	
Upper	7,399	43.6%	1,161,009	53.0%	5,096	30.1%	879,094	40.1%	
Unknown	1	0.0%	142	0.0%	3,411	20.1%	436,734	19.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>16,957</i>	<i>100.0%</i>	<i>2,190,133</i>	<i>100.0%</i>	<i>16,957</i>	<i>100.0%</i>	<i>2,190,133</i>	<i>100.0%</i>	
	Refinance								
Low	340	2.9%	36,912	2.4%	955	8.1%	69,804	4.5%	
Moderate	2,348	19.9%	223,059	14.2%	2,124	18.0%	200,921	12.8%	
<i>Low/Moderate Total</i>	<i>2,688</i>	<i>22.8%</i>	<i>259,971</i>	<i>16.6%</i>	<i>3,079</i>	<i>26.1%</i>	<i>270,725</i>	<i>17.3%</i>	
Middle	4,643	39.4%	528,907	33.8%	2,574	21.8%	286,099	18.3%	
Upper	4,461	37.8%	777,205	49.6%	3,747	31.8%	676,777	43.2%	
Unknown	0	0.0%	0	0.0%	2,392	20.3%	332,482	21.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>11,792</i>	<i>100.0%</i>	<i>1,566,083</i>	<i>100.0%</i>	<i>11,792</i>	<i>100.0%</i>	<i>1,566,083</i>	<i>100.0%</i>	
	Home Improvement								
Low	32	2.6%	2,018	3.2%	146	11.9%	3,418	5.4%	
Moderate	257	20.9%	10,011	15.9%	274	22.3%	9,051	14.4%	
<i>Low/Moderate Total</i>	<i>289</i>	<i>23.5%</i>	<i>12,029</i>	<i>19.2%</i>	<i>420</i>	<i>34.1%</i>	<i>12,469</i>	<i>19.9%</i>	
Middle	517	42.0%	21,745	34.6%	315	25.6%	12,219	19.5%	
Upper	423	34.4%	28,991	46.2%	434	35.3%	32,401	51.6%	
Unknown	1	0.1%	43	0.1%	61	5.0%	5,719	9.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,230</i>	<i>100.0%</i>	<i>62,808</i>	<i>100.0%</i>	<i>1,230</i>	<i>100.0%</i>	<i>62,808</i>	<i>100.0%</i>	
	Multi-Family								
Low	12	16.4%	8,059	7.1%	0	0.0%	0	0.0%	
Moderate	21	28.8%	22,749	20.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>33</i>	<i>45.2%</i>	<i>30,808</i>	<i>27.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	23	31.5%	62,720	55.1%	0	0.0%	0	0.0%	
Upper	17	23.3%	20,378	17.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	73	100.0%	113,906	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>73</i>	<i>100.0%</i>	<i>113,906</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>113,906</i>	<i>100.0%</i>	
	HMDA Totals								
Low	752	2.5%	83,748	2.1%	2,248	7.5%	166,511	4.2%	
Moderate	5,502	18.3%	525,326	13.4%	5,868	19.5%	539,700	13.7%	
<i>Low/Moderate Total</i>	<i>6,254</i>	<i>20.8%</i>	<i>609,074</i>	<i>15.5%</i>	<i>8,116</i>	<i>27.0%</i>	<i>706,211</i>	<i>18.0%</i>	
Middle	11,496	38.3%	1,336,088	34.0%	6,722	22.4%	749,606	19.1%	
Upper	12,300	40.9%	1,987,583	50.5%	9,277	30.9%	1,588,272	40.4%	
Unknown	2	0.0%	185	0.0%	5,937	19.8%	888,841	22.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>30,052</i>	<i>100.0%</i>	<i>3,932,930</i>	<i>100.0%</i>	<i>30,052</i>	<i>100.0%</i>	<i>3,932,930</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Lexington/Fayette, KY MSA 30460 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	47	14.2%	11,488	16.7%	10	7.6%	890	3.9%	5	18.5%	1,824	20.4%
Moderate	41	12.3%	10,604	15.4%	7	5.3%	1,355	5.9%	2	7.4%	675	7.5%
<i>Low/Moderate Total</i>	88	26.5%	22,092	32.2%	17	13.0%	2,245	9.8%	7	25.9%	2,499	27.9%
Middle	100	30.1%	19,433	28.3%	53	40.5%	10,893	47.7%	10	37.0%	2,402	26.8%
Upper	143	43.1%	26,988	39.3%	61	46.6%	9,706	42.5%	10	37.0%	4,050	45.2%
Unknown	1	0.3%	150	0.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	332	100.0%	68,663	100.0%	131	100.0%	22,844	100.0%	27	100.0%	8,951	100.0%
By Revenue												
Total \$1 Million or Less	130	39.2%	14,897	21.7%	108	82.4%	17,899	78.4%	13	48.1%	3,869	43.2%
Over \$1 Million	146	44.0%	42,835	62.4%	14	10.7%	3,515	15.4%	12	44.4%	4,314	48.2%
Not Known	56	16.9%	10,931	15.9%	9	6.9%	1,430	6.3%	2	7.4%	768	8.6%
<i>Total</i>	332	100.0%	68,663	100.0%	131	100.0%	22,844	100.0%	27	100.0%	8,951	100.0%
By Loan Size												
\$100,000 or less	175	52.7%	8,796	12.8%	57	43.5%	3,258	14.3%	3	11.1%	275	3.1%
\$100,001 - \$250,000	73	22.0%	13,671	19.9%	49	37.4%	9,318	40.8%	8	29.6%	1,420	15.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	84	25.3%	46,196	67.3%	25	19.1%	10,268	44.9%	16	59.3%	7,256	81.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	332	100.0%	68,663	100.0%	131	100.0%	22,844	100.0%	27	100.0%	8,951	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	92	70.8%	4,343	29.2%	51	47.2%	2,868	16.0%	2	15.4%	175	4.5%
\$100,001 - \$250,000	23	17.7%	4,236	28.4%	38	35.2%	7,443	41.6%	5	38.5%	862	22.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	11.5%	6,318	42.4%	19	17.6%	7,588	42.4%	6	46.2%	2,832	73.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	130	100.0%	14,897	100.0%	108	100.0%	17,899	100.0%	13	100.0%	3,869	100.0%

CRA Loan Distribution Table
Lexington/Fayette, KY MSA 30460 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	53	18.8%	13,133	17.5%	14	12.1%	2,430	10.6%	3	12.0%	1,078	14.5%
Moderate	33	11.7%	15,798	21.0%	8	6.9%	1,353	5.9%	2	8.0%	100	1.3%
<i>Low/Moderate Total</i>	86	30.5%	28,931	38.5%	22	19.0%	3,783	16.4%	5	20.0%	1,178	15.8%
Middle	80	28.4%	23,563	31.4%	42	36.2%	8,926	38.8%	11	44.0%	3,008	40.3%
Upper	114	40.4%	22,525	30.0%	52	44.8%	10,310	44.8%	9	36.0%	3,274	43.9%
Unknown	2	0.7%	75	0.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	282	100.0%	75,094	100.0%	116	100.0%	23,019	100.0%	25	100.0%	7,460	100.0%
By Revenue												
Total \$1 Million or Less	120	42.6%	22,980	30.6%	93	80.2%	16,256	70.6%	12	48.0%	3,208	43.0%
Over \$1 Million	119	42.2%	41,535	55.3%	16	13.8%	5,038	21.9%	7	28.0%	3,360	45.0%
Not Known	43	15.2%	10,579	14.1%	7	6.0%	1,725	7.5%	6	24.0%	892	12.0%
<i>Total</i>	282	100.0%	75,094	100.0%	116	100.0%	23,019	100.0%	25	100.0%	7,460	100.0%
By Loan Size												
\$100,000 or less	114	40.4%	6,295	8.4%	48	41.4%	2,900	12.6%	5	20.0%	260	3.5%
\$100,001 - \$250,000	70	24.8%	12,355	16.5%	37	31.9%	6,845	29.7%	8	32.0%	1,522	20.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	98	34.8%	56,444	75.2%	31	26.7%	13,274	57.7%	12	48.0%	5,678	76.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	282	100.0%	75,094	100.0%	116	100.0%	23,019	100.0%	25	100.0%	7,460	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	64	53.3%	3,210	14.0%	46	49.5%	2,775	17.1%	2	16.7%	150	4.7%
\$100,001 - \$250,000	29	24.2%	5,083	22.1%	26	28.0%	4,832	29.7%	5	41.7%	972	30.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	22.5%	14,687	63.9%	21	22.6%	8,649	53.2%	5	41.7%	2,086	65.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	120	100.0%	22,980	100.0%	93	100.0%	16,256	100.0%	12	100.0%	3,208	100.0%

Peer Group CRA Loan Distribution Table

Lexington/Fayette, KY MSA 30460 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	992	8.3%	54,632	11.3%	4	0.7%	310	0.6%
Moderate	2,063	17.2%	71,997	14.8%	87	14.5%	6,226	11.8%
<i>Low/Moderate Total</i>	3,055	25.4%	126,629	26.1%	91	15.1%	6,536	12.3%
Middle	4,453	37.1%	164,734	33.9%	306	50.9%	24,780	46.8%
Upper	4,224	35.2%	190,313	39.2%	201	33.4%	21,585	40.8%
Unknown	9	0.1%	530	0.1%	0	0.0%	0	0.0%
Tract Unknown	276	2.3%	3,280	0.7%	3	0.5%	27	0.1%
<i>Total</i>	12,017	100.0%	485,486	100.0%	601	100.0%	52,928	100.0%
	By Revenue							
Total \$1 Million or Less	5,384	44.8%	252,735	52.1%	448	74.5%	30,068	56.8%
	By Loan Size							
\$100,000 or Less	10,982	91.4%	136,421	28.1%	455	75.7%	10,988	20.8%
\$100,001 - \$250,000	533	4.4%	92,744	19.1%	71	11.8%	13,154	24.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	502	4.2%	256,321	52.8%	75	12.5%	28,786	54.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12,017	100.0%	485,486	100.0%	601	100.0%	52,928	100.0%

HMDA Loan Distribution Table

Owensboro, KY MSA 36980 (2005)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	8	11.4%	332	5.8%
Moderate	12	17.1%	891	15.6%	13	18.6%	863	15.1%
<i>Low/Moderate Total</i>	<i>12</i>	<i>17.1%</i>	<i>891</i>	<i>15.6%</i>	<i>21</i>	<i>30.0%</i>	<i>1,195</i>	<i>21.0%</i>
Middle	42	60.0%	3,338	58.5%	23	32.9%	1,700	29.8%
Upper	16	22.9%	1,475	25.9%	24	34.3%	2,614	45.8%
Unknown	0	0.0%	0	0.0%	2	2.9%	195	3.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>70</i>	<i>100.0%</i>	<i>5,704</i>	<i>100.0%</i>	<i>70</i>	<i>100.0%</i>	<i>5,704</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	2	2.9%	98	1.2%
Moderate	11	15.9%	1,069	13.0%	13	18.8%	957	11.7%
<i>Low/Moderate Total</i>	<i>11</i>	<i>15.9%</i>	<i>1,069</i>	<i>13.0%</i>	<i>15</i>	<i>21.7%</i>	<i>1,055</i>	<i>12.9%</i>
Middle	40	58.0%	4,078	49.7%	21	30.4%	1,629	19.9%
Upper	18	26.1%	3,050	37.2%	31	44.9%	4,843	59.1%
Unknown	0	0.0%	0	0.0%	2	2.9%	670	8.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>8,197</i>	<i>100.0%</i>	<i>69</i>	<i>100.0%</i>	<i>8,197</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	6.3%	8	0.9%
Moderate	1	6.3%	8	0.9%	2	12.5%	9	1.1%
<i>Low/Moderate Total</i>	<i>1</i>	<i>6.3%</i>	<i>8</i>	<i>0.9%</i>	<i>3</i>	<i>18.8%</i>	<i>17</i>	<i>2.0%</i>
Middle	7	43.8%	225	26.5%	2	12.5%	153	18.0%
Upper	8	50.0%	616	72.6%	11	68.8%	679	80.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>849</i>	<i>100.0%</i>	<i>16</i>	<i>100.0%</i>	<i>849</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	11	7.1%	438	3.0%
Moderate	24	15.5%	1,968	13.3%	28	18.1%	1,829	12.4%
<i>Low/Moderate Total</i>	<i>24</i>	<i>15.5%</i>	<i>1,968</i>	<i>13.3%</i>	<i>39</i>	<i>25.2%</i>	<i>2,267</i>	<i>15.4%</i>
Middle	89	57.4%	7,641	51.8%	46	29.7%	3,482	23.6%
Upper	42	27.1%	5,141	34.9%	66	42.6%	8,136	55.2%
Unknown	0	0.0%	0	0.0%	4	2.6%	865	5.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>155</i>	<i>100.0%</i>	<i>14,750</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>14,750</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Owensboro, KY MSA 36980 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	5	8.3%	317	6.2%
Moderate	5	8.3%	301	5.9%	14	23.3%	832	16.3%
<i>Low/Moderate Total</i>	5	8.3%	301	5.9%	19	31.7%	1,149	22.6%
Middle	33	55.0%	2,234	43.9%	15	25.0%	921	18.1%
Upper	22	36.7%	2,556	50.2%	23	38.3%	2,710	53.2%
Unknown	0	0.0%	0	0.0%	3	5.0%	311	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	60	100.0%	5,091	100.0%	60	100.0%	5,091	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	3.7%	66	2.6%
Moderate	1	3.7%	69	2.7%	8	29.6%	406	16.1%
<i>Low/Moderate Total</i>	1	3.7%	69	2.7%	9	33.3%	472	18.8%
Middle	16	59.3%	1,521	60.4%	6	22.2%	428	17.0%
Upper	10	37.0%	927	36.8%	12	44.4%	1,617	64.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	27	100.0%	2,517	100.0%	27	100.0%	2,517	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	33.3%	6	37.5%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	1	33.3%	6	37.5%
Middle	3	100.0%	16	100.0%	2	66.7%	10	62.5%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3	100.0%	16	100.0%	3	100.0%	16	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	6	6.7%	383	5.0%
Moderate	6	6.7%	370	4.9%	23	25.6%	1,244	16.3%
<i>Low/Moderate Total</i>	6	6.7%	370	4.9%	29	32.2%	1,627	21.3%
Middle	52	57.8%	3,771	49.5%	23	25.6%	1,359	17.8%
Upper	32	35.6%	3,483	45.7%	35	38.9%	4,327	56.8%
Unknown	0	0.0%	0	0.0%	3	3.3%	311	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	90	100.0%	7,624	100.0%	90	100.0%	7,624	100.0%

Peer Group HMDA Loan Distribution Table

Owensboro, KY MSA 36980 (2005 – Excluding Bank)

	By Tract Income			HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	0	0.0%	0	0.0%	238	9.8%	14,356	6.3%
Moderate	308	12.7%	23,664	10.4%	549	22.6%	41,276	18.2%
<i>Low/Moderate Total</i>	<i>308</i>	<i>12.7%</i>	<i>23,664</i>	<i>10.4%</i>	<i>787</i>	<i>32.4%</i>	<i>55,632</i>	<i>24.5%</i>
Middle	1,400	57.7%	122,228	53.8%	623	25.7%	54,553	24.0%
Upper	719	29.6%	81,191	35.8%	725	29.9%	91,068	40.1%
Unknown	0	0.0%	0	0.0%	292	12.0%	25,830	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,427</i>	<i>100.0%</i>	<i>227,083</i>	<i>100.0%</i>	<i>2,427</i>	<i>100.0%</i>	<i>227,083</i>	<i>100.0%</i>
	Refinance							
Low	0	0.0%	0	0.0%	167	9.5%	8,352	5.3%
Moderate	254	14.5%	15,226	9.6%	366	20.8%	25,287	16.0%
<i>Low/Moderate Total</i>	<i>254</i>	<i>14.5%</i>	<i>15,226</i>	<i>9.6%</i>	<i>533</i>	<i>30.4%</i>	<i>33,639</i>	<i>21.3%</i>
Middle	1,040	59.2%	91,509	58.0%	414	23.6%	32,918	20.9%
Upper	462	26.3%	51,118	32.4%	605	34.5%	69,036	43.7%
Unknown	0	0.0%	0	0.0%	204	11.6%	22,260	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,756</i>	<i>100.0%</i>	<i>157,853</i>	<i>100.0%</i>	<i>1,756</i>	<i>100.0%</i>	<i>157,853</i>	<i>100.0%</i>
	Home Improvement							
Low	0	0.0%	0	0.0%	33	13.0%	708	8.7%
Moderate	36	14.2%	896	11.1%	46	18.2%	1,253	15.5%
<i>Low/Moderate Total</i>	<i>36</i>	<i>14.2%</i>	<i>896</i>	<i>11.1%</i>	<i>79</i>	<i>31.2%</i>	<i>1,961</i>	<i>24.2%</i>
Middle	135	53.4%	4,118	50.9%	66	26.1%	1,773	21.9%
Upper	82	32.4%	3,082	38.1%	103	40.7%	4,091	50.5%
Unknown	0	0.0%	0	0.0%	5	2.0%	271	3.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>253</i>	<i>100.0%</i>	<i>8,096</i>	<i>100.0%</i>	<i>253</i>	<i>100.0%</i>	<i>8,096</i>	<i>100.0%</i>
	Multi-Family							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	16.7%	97	1.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>16.7%</i>	<i>97</i>	<i>1.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	5	83.3%	5,936	98.4%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	6	100.0%	6,033	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>6,033</i>	<i>100.0%</i>	<i>6</i>	<i>100.0%</i>	<i>6,033</i>	<i>100.0%</i>
	HMDA Totals							
Low	0	0.0%	0	0.0%	438	9.9%	23,416	5.9%
Moderate	599	13.5%	39,883	10.0%	961	21.6%	67,816	17.0%
<i>Low/Moderate Total</i>	<i>599</i>	<i>13.5%</i>	<i>39,883</i>	<i>10.0%</i>	<i>1,399</i>	<i>31.5%</i>	<i>91,232</i>	<i>22.9%</i>
Middle	2,580	58.1%	223,791	56.1%	1,103	24.8%	89,244	22.4%
Upper	1,263	28.4%	135,391	33.9%	1,433	32.3%	164,195	41.1%
Unknown	0	0.0%	0	0.0%	507	11.4%	54,394	13.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>4,442</i>	<i>100.0%</i>	<i>399,065</i>	<i>100.0%</i>	<i>4,442</i>	<i>100.0%</i>	<i>399,065</i>	<i>100.0%</i>

CRA Loan Distribution Table

Owensboro, KY MSA 36980 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	15	26.3%	1,529	16.9%	0	0.0%	0	0.0%	3	25.0%	616	50.6%
<i>Low/Moderate Total</i>	<i>15</i>	<i>26.3%</i>	<i>1,529</i>	<i>16.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>25.0%</i>	<i>616</i>	<i>50.6%</i>
Middle	28	49.1%	3,369	37.3%	2	66.7%	228	73.8%	8	66.7%	495	40.6%
Upper	14	24.6%	4,140	45.8%	1	33.3%	81	26.2%	1	8.3%	107	8.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>9,038</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>309</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,218</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	30	52.6%	3,364	37.2%	3	100.0%	309	100.0%	12	100.0%	1,218	100.0%
Over \$1 Million	18	31.6%	4,556	50.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	9	15.8%	1,118	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>9,038</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>309</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,218</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	33	57.9%	1,609	17.8%	2	66.7%	179	57.9%	9	75.0%	531	43.6%
\$100,001 - \$250,000	12	21.1%	2,116	23.4%	1	33.3%	130	42.1%	2	16.7%	212	17.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	21.1%	5,313	58.8%	0	0.0%	0	0.0%	1	8.3%	475	39.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>9,038</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>309</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,218</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	20	66.7%	1,084	32.2%	2	66.7%	179	57.9%	9	75.0%	531	43.6%
\$100,001 - \$250,000	7	23.3%	1,066	31.7%	1	33.3%	130	42.1%	2	16.7%	212	17.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	10.0%	1,214	36.1%	0	0.0%	0	0.0%	1	8.3%	475	39.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>3,364</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>309</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>1,218</i>	<i>100.0%</i>

CRA Loan Distribution Table

Owensboro, KY MSA 36980 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	7	14.6%	502	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	14.6%	502	4.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	18	37.5%	4,672	38.6%	1	100.0%	15	100.0%	2	50.0%	361	57.9%
Upper	23	47.9%	6,924	57.2%	0	0.0%	0	0.0%	2	50.0%	262	42.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	48	100.0%	12,098	100.0%	1	100.0%	15	100.0%	4	100.0%	623	100.0%
By Revenue												
Total \$1 Million or Less	23	47.9%	3,741	30.9%	1	100.0%	15	100.0%	4	100.0%	623	100.0%
Over \$1 Million	16	33.3%	6,285	52.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	9	18.8%	2,072	17.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	48	100.0%	12,098	100.0%	1	100.0%	15	100.0%	4	100.0%	623	100.0%
By Loan Size												
\$100,000 or less	22	45.8%	970	8.0%	1	100.0%	15	100.0%	2	50.0%	121	19.4%
\$100,001 - \$250,000	9	18.8%	1,650	13.6%	0	0.0%	0	0.0%	1	25.0%	202	32.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	17	35.4%	9,478	78.3%	0	0.0%	0	0.0%	1	25.0%	300	48.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	48	100.0%	12,098	100.0%	1	100.0%	15	100.0%	4	100.0%	623	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	15	65.2%	657	17.6%	1	100.0%	15	100.0%	2	50.0%	121	19.4%
\$100,001 - \$250,000	4	17.4%	589	15.7%	0	0.0%	0	0.0%	1	25.0%	202	32.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	17.4%	2,495	66.7%	0	0.0%	0	0.0%	1	25.0%	300	48.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	23	100.0%	3,741	100.0%	1	100.0%	15	100.0%	4	100.0%	623	100.0%

Peer Group CRA Loan Distribution Table

Owensboro, KY MSA 36980 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	416	19.4%	19,521	21.7%	2	2.4%	65	0.8%
<i>Low/Moderate Total</i>	416	19.4%	19,521	21.7%	2	2.4%	65	0.8%
Middle	1,174	54.7%	48,033	53.3%	72	86.7%	7,181	86.5%
Upper	490	22.8%	22,044	24.5%	9	10.8%	1,052	12.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	66	3.1%	490	0.5%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,146</i>	<i>100.0%</i>	<i>90,088</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>8,298</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	958	44.6%	44,996	49.9%	65	78.3%	6,754	81.4%
	By Loan Size							
\$100,000 or Less	1,950	90.9%	23,087	25.6%	57	68.7%	1,659	20.0%
\$100,001 - \$250,000	106	4.9%	18,414	20.4%	16	19.3%	2,914	35.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	90	4.2%	48,587	53.9%	10	12.0%	3,725	44.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,146</i>	<i>100.0%</i>	<i>90,088</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>8,298</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-Metropolitan Area, Kentucky (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	7	2.1%	325	0.8%
Moderate	12	3.6%	663	1.7%	34	10.1%	1,996	5.1%
<i>Low/Moderate Total</i>	<i>12</i>	<i>3.6%</i>	<i>663</i>	<i>1.7%</i>	<i>41</i>	<i>12.2%</i>	<i>2,321</i>	<i>5.9%</i>
Middle	72	21.5%	7,671	19.6%	60	17.9%	5,081	13.0%
Upper	251	74.9%	30,846	78.7%	217	64.8%	30,225	77.1%
Unknown	0	0.0%	0	0.0%	17	5.1%	1,553	4.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	335	100.0%	39,180	100.0%	335	100.0%	39,180	100.0%
Refinance								
Low	0	0.0%	0	0.0%	12	6.0%	460	2.2%
Moderate	5	2.5%	226	1.1%	20	10.0%	1,155	5.5%
<i>Low/Moderate Total</i>	<i>5</i>	<i>2.5%</i>	<i>226</i>	<i>1.1%</i>	<i>32</i>	<i>15.9%</i>	<i>1,615</i>	<i>7.7%</i>
Middle	59	29.4%	4,736	22.6%	29	14.4%	2,638	12.6%
Upper	137	68.2%	16,004	76.3%	129	64.2%	15,428	73.6%
Unknown	0	0.0%	0	0.0%	11	5.5%	1,285	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	201	100.0%	20,966	100.0%	201	100.0%	20,966	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	6	11.8%	89	6.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>6</i>	<i>11.8%</i>	<i>89</i>	<i>6.2%</i>
Middle	19	37.3%	415	28.8%	9	17.6%	241	16.7%
Upper	32	62.7%	1,026	71.2%	36	70.6%	1,111	77.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	51	100.0%	1,441	100.0%	51	100.0%	1,441	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	19	3.2%	785	1.3%
Moderate	17	2.9%	889	1.4%	60	10.2%	3,240	5.3%
<i>Low/Moderate Total</i>	<i>17</i>	<i>2.9%</i>	<i>889</i>	<i>1.4%</i>	<i>79</i>	<i>13.5%</i>	<i>4,025</i>	<i>6.5%</i>
Middle	150	25.6%	12,822	20.8%	98	16.7%	7,960	12.9%
Upper	420	71.6%	47,876	77.7%	382	65.1%	46,764	75.9%
Unknown	0	0.0%	0	0.0%	28	4.8%	2,838	4.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	587	100.0%	61,587	100.0%	587	100.0%	61,587	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area, Kentucky (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	1.0%	108	0.4%
Moderate	11	3.7%	810	2.6%	29	9.8%	2,005	6.5%
<i>Low/Moderate Total</i>	<i>11</i>	<i>3.7%</i>	<i>810</i>	<i>2.6%</i>	<i>32</i>	<i>10.8%</i>	<i>2,113</i>	<i>6.9%</i>
Middle	76	25.7%	7,355	23.9%	77	26.0%	5,991	19.4%
Upper	209	70.6%	22,668	73.5%	178	60.1%	21,800	70.7%
Unknown	0	0.0%	0	0.0%	9	3.0%	929	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	296	100.0%	30,833	100.0%	296	100.0%	30,833	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	2.2%	312	1.3%
Moderate	3	1.3%	314	1.3%	18	7.8%	1,434	6.1%
<i>Low/Moderate Total</i>	<i>3</i>	<i>1.3%</i>	<i>314</i>	<i>1.3%</i>	<i>23</i>	<i>10.0%</i>	<i>1,746</i>	<i>7.5%</i>
Middle	62	26.8%	5,511	23.6%	42	18.2%	3,269	14.0%
Upper	166	71.9%	17,502	75.0%	158	68.4%	17,897	76.7%
Unknown	0	0.0%	0	0.0%	8	3.5%	415	1.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	231	100.0%	23,327	100.0%	231	100.0%	23,327	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	4.3%	65	11.8%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>4.3%</i>	<i>65</i>	<i>11.8%</i>
Middle	4	17.4%	131	23.8%	8	34.8%	173	31.4%
Upper	19	82.6%	420	76.2%	14	60.9%	313	56.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	551	100.0%	23	100.0%	551	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	8	1.5%	420	0.8%
Moderate	14	2.5%	1,124	2.1%	48	8.7%	3,504	6.4%
<i>Low/Moderate Total</i>	<i>14</i>	<i>2.5%</i>	<i>1,124</i>	<i>2.1%</i>	<i>56</i>	<i>10.2%</i>	<i>3,924</i>	<i>7.2%</i>
Middle	142	25.8%	12,997	23.8%	127	23.1%	9,433	17.2%
Upper	394	71.6%	40,590	74.2%	350	63.6%	40,010	73.1%
Unknown	0	0.0%	0	0.0%	17	3.1%	1,344	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	550	100.0%	54,711	100.0%	550	100.0%	54,711	100.0%

Peer Group HMDA Loan Distribution Table

Non Metropolitan Area, Kentucky (2005 – Excluding Bank)

	By Tract Income			HMDA			By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	12	0.2%	1,421	0.2%	110	1.9%	5,809	1.0%	
Moderate	104	1.8%	10,537	1.7%	591	10.4%	39,289	6.5%	
<i>Low/Moderate Total</i>	<i>116</i>	<i>2.0%</i>	<i>11,958</i>	<i>2.0%</i>	<i>701</i>	<i>12.3%</i>	<i>45,098</i>	<i>7.5%</i>	
Middle	1,289	22.7%	115,706	19.2%	1,177	20.7%	103,579	17.2%	
Upper	4,280	75.3%	474,940	78.8%	2,940	51.7%	366,886	60.9%	
Unknown	0	0.0%	0	0.0%	867	15.3%	87,041	14.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>5,685</i>	<i>100.0%</i>	<i>602,604</i>	<i>100.0%</i>	<i>5,685</i>	<i>100.0%</i>	<i>602,604</i>	<i>100.0%</i>	
	Refinance								
Low	5	0.1%	514	0.1%	183	3.5%	8,985	1.5%	
Moderate	57	1.1%	5,732	1.0%	438	8.3%	30,958	5.3%	
<i>Low/Moderate Total</i>	<i>62</i>	<i>1.2%</i>	<i>6,246</i>	<i>1.1%</i>	<i>621</i>	<i>11.7%</i>	<i>39,943</i>	<i>6.9%</i>	
Middle	1,096	20.7%	98,521	17.0%	1,015	19.2%	88,401	15.2%	
Upper	4,128	78.1%	475,693	82.0%	2,717	51.4%	339,463	58.5%	
Unknown	0	0.0%	0	0.0%	933	17.7%	112,653	19.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>5,286</i>	<i>100.0%</i>	<i>580,460</i>	<i>100.0%</i>	<i>5,286</i>	<i>100.0%</i>	<i>580,460</i>	<i>100.0%</i>	
	Home Improvement								
Low	1	0.1%	213	0.8%	37	5.5%	629	2.4%	
Moderate	14	2.1%	293	1.1%	68	10.1%	1,639	6.3%	
<i>Low/Moderate Total</i>	<i>15</i>	<i>2.2%</i>	<i>506</i>	<i>1.9%</i>	<i>105</i>	<i>15.6%</i>	<i>2,268</i>	<i>8.7%</i>	
Middle	145	21.5%	4,841	18.6%	163	24.2%	4,870	18.7%	
Upper	513	76.2%	20,630	79.4%	389	57.8%	17,570	67.6%	
Unknown	0	0.0%	0	0.0%	16	2.4%	1,269	4.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>673</i>	<i>100.0%</i>	<i>25,977</i>	<i>100.0%</i>	<i>673</i>	<i>100.0%</i>	<i>25,977</i>	<i>100.0%</i>	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	2	10.0%	313	4.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>2</i>	<i>10.0%</i>	<i>313</i>	<i>4.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	3	15.0%	1,299	16.6%	0	0.0%	0	0.0%	
Upper	15	75.0%	6,213	79.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	20	100.0%	7,825	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>7,825</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>7,825</i>	<i>100.0%</i>	
	HMDA Totals								
Low	18	0.2%	2,148	0.2%	330	2.8%	15,423	1.3%	
Moderate	177	1.5%	16,875	1.4%	1,097	9.4%	71,886	5.9%	
<i>Low/Moderate Total</i>	<i>195</i>	<i>1.7%</i>	<i>19,023</i>	<i>1.6%</i>	<i>1,427</i>	<i>12.2%</i>	<i>87,309</i>	<i>7.2%</i>	
Middle	2,533	21.7%	220,367	18.1%	2,355	20.2%	196,850	16.2%	
Upper	8,936	76.6%	977,476	80.3%	6,046	51.8%	723,919	59.5%	
Unknown	0	0.0%	0	0.0%	1,836	15.7%	208,788	17.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>11,664</i>	<i>100.0%</i>	<i>1,216,866</i>	<i>100.0%</i>	<i>11,664</i>	<i>100.0%</i>	<i>1,216,866</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Non-Metropolitan Area, Kentucky (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	2.1%	225	0.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>2.1%</i>	<i>225</i>	<i>0.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	38	26.2%	6,749	27.4%	10	21.3%	803	13.6%	4	28.6%	667	24.0%
Upper	104	71.7%	17,659	71.7%	37	78.7%	5,096	86.4%	10	71.4%	2,116	76.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>24,633</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>5,899</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>2,783</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	80	55.2%	6,463	26.2%	44	93.6%	5,088	86.3%	13	92.9%	2,383	85.6%
Over \$1 Million	53	36.6%	16,595	67.4%	3	6.4%	811	13.7%	1	7.1%	400	14.4%
Not Known	12	8.3%	1,575	6.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>24,633</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>5,899</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>2,783</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	95	65.5%	4,276	17.4%	30	63.8%	1,518	25.7%	5	35.7%	277	10.0%
\$100,001 - \$250,000	24	16.6%	4,059	16.5%	11	23.4%	1,746	29.6%	4	28.6%	648	23.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	26	17.9%	16,298	66.2%	6	12.8%	2,635	44.7%	5	35.7%	1,858	66.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>145</i>	<i>100.0%</i>	<i>24,633</i>	<i>100.0%</i>	<i>47</i>	<i>100.0%</i>	<i>5,899</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>2,783</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	67	83.8%	2,765	42.8%	30	68.2%	1,518	29.8%	5	38.5%	277	11.6%
\$100,001 - \$250,000	7	8.8%	1,113	17.2%	9	20.5%	1,435	28.2%	4	30.8%	648	27.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	7.5%	2,585	40.0%	5	11.4%	2,135	42.0%	4	30.8%	1,458	61.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>6,463</i>	<i>100.0%</i>	<i>44</i>	<i>100.0%</i>	<i>5,088</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>2,383</i>	<i>100.0%</i>

CRA Loan Distribution Table

Non-Metropolitan Area, Kentucky (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	4	4.4%	1,853	10.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>4</i>	<i>4.4%</i>	<i>1,853</i>	<i>10.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	34	37.4%	4,469	24.9%	8	15.7%	448	10.1%	3	37.5%	974	48.4%
Upper	53	58.2%	11,651	64.8%	43	84.3%	3,978	89.9%	5	62.5%	1,039	51.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>17,973</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,426</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,013</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	50	54.9%	5,008	27.9%	42	82.4%	3,271	73.9%	5	62.5%	1,204	59.8%
Over \$1 Million	28	30.8%	10,641	59.2%	6	11.8%	835	18.9%	2	25.0%	650	32.3%
Not Known	13	14.3%	2,324	12.9%	3	5.9%	320	7.2%	1	12.5%	159	7.9%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>17,973</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,426</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,013</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	53	58.2%	2,678	14.9%	37	72.5%	1,740	39.3%	2	25.0%	49	2.4%
\$100,001 - \$250,000	19	20.9%	3,288	18.3%	12	23.5%	2,011	45.4%	2	25.0%	309	15.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	20.9%	12,007	66.8%	2	3.9%	675	15.3%	4	50.0%	1,655	82.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>17,973</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>4,426</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>2,013</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	39	78.0%	2,075	41.4%	32	76.2%	1,441	44.1%	2	40.0%	49	4.1%
\$100,001 - \$250,000	7	14.0%	944	18.8%	9	21.4%	1,455	44.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	8.0%	1,989	39.7%	1	2.4%	375	11.5%	3	60.0%	1,155	95.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>5,008</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>3,271</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>1,204</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Non Metropolitan Area, Kentucky (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	9	0.2%	173	0.1%	0	0.0%	0	0.0%
Moderate	168	3.3%	4,832	3.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	177	3.5%	5,005	3.6%	0	0.0%	0	0.0%
Middle	1,053	20.6%	31,817	22.9%	79	21.2%	2,524	16.9%
Upper	3,729	72.9%	100,085	72.2%	289	77.5%	12,398	83.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	155	3.0%	1,771	1.3%	5	1.3%	24	0.2%
<i>Total</i>	<i>5,114</i>	<i>100.0%</i>	<i>138,678</i>	<i>100.0%</i>	<i>373</i>	<i>100.0%</i>	<i>14,946</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	2,587	50.6%	89,464	64.5%	334	89.5%	13,473	90.1%
	By Loan Size							
\$100,000 or Less	4,836	94.6%	49,963	36.0%	340	91.2%	6,668	44.6%
\$100,001 - \$250,000	147	2.9%	25,545	18.4%	19	5.1%	3,140	21.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	131	2.6%	63,170	45.6%	14	3.8%	5,138	34.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,114</i>	<i>100.0%</i>	<i>138,678</i>	<i>100.0%</i>	<i>373</i>	<i>100.0%</i>	<i>14,946</i>	<i>100.0%</i>

HMDA Loan Distribution Table

State of Illinois (2005)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	9	5.1%	580	3.1%
Moderate	19	10.8%	1,299	7.0%	33	18.8%	2,703	14.6%
<i>Low/Moderate Total</i>	<i>19</i>	<i>10.8%</i>	<i>1,299</i>	<i>7.0%</i>	<i>42</i>	<i>23.9%</i>	<i>3,283</i>	<i>17.7%</i>
Middle	127	72.2%	13,530	73.0%	51	29.0%	4,008	21.6%
Upper	30	17.0%	3,699	20.0%	79	44.9%	10,981	59.3%
Unknown	0	0.0%	0	0.0%	4	2.3%	256	1.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>176</i>	<i>100.0%</i>	<i>18,528</i>	<i>100.0%</i>	<i>176</i>	<i>100.0%</i>	<i>18,528</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	9	6.9%	438	2.9%
Moderate	7	5.4%	496	3.3%	16	12.3%	1,125	7.5%
<i>Low/Moderate Total</i>	<i>7</i>	<i>5.4%</i>	<i>496</i>	<i>3.3%</i>	<i>25</i>	<i>19.2%</i>	<i>1,563</i>	<i>10.4%</i>
Middle	89	68.5%	9,565	63.8%	29	22.3%	2,384	15.9%
Upper	34	26.2%	4,934	32.9%	69	53.1%	10,080	67.2%
Unknown	0	0.0%	0	0.0%	7	5.4%	968	6.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>14,995</i>	<i>100.0%</i>	<i>130</i>	<i>100.0%</i>	<i>14,995</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	7.1%	20	3.2%	4	28.6%	40	6.3%
<i>Low/Moderate Total</i>	<i>1</i>	<i>7.1%</i>	<i>20</i>	<i>3.2%</i>	<i>4</i>	<i>28.6%</i>	<i>40</i>	<i>6.3%</i>
Middle	10	71.4%	537	84.7%	6	42.9%	214	33.8%
Upper	3	21.4%	77	12.1%	4	28.6%	380	59.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>634</i>	<i>100.0%</i>	<i>14</i>	<i>100.0%</i>	<i>634</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	18	5.6%	1,018	3.0%
Moderate	27	8.4%	1,815	5.3%	53	16.6%	3,868	11.3%
<i>Low/Moderate Total</i>	<i>27</i>	<i>8.4%</i>	<i>1,815</i>	<i>5.3%</i>	<i>71</i>	<i>22.2%</i>	<i>4,886</i>	<i>14.3%</i>
Middle	226	70.6%	23,632	69.2%	86	26.9%	6,606	19.3%
Upper	67	20.9%	8,710	25.5%	152	47.5%	21,441	62.8%
Unknown	0	0.0%	0	0.0%	11	3.4%	1,224	3.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>320</i>	<i>100.0%</i>	<i>34,157</i>	<i>100.0%</i>	<i>320</i>	<i>100.0%</i>	<i>34,157</i>	<i>100.0%</i>

HMDA Loan Distribution Table

State of Illinois (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.5%	151	0.8%	11	5.9%	547	3.0%
Moderate	21	11.3%	1,161	6.4%	54	29.0%	4,119	22.7%
<i>Low/Moderate Total</i>	22	11.8%	1,312	7.2%	65	34.9%	4,666	25.7%
Middle	121	65.1%	12,075	66.4%	58	31.2%	5,200	28.6%
Upper	43	23.1%	4,793	26.4%	55	29.6%	7,283	40.1%
Unknown	0	0.0%	0	0.0%	8	4.3%	1,031	5.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	186	100.0%	18,180	100.0%	186	100.0%	18,180	100.0%
Refinance								
Low	1	0.8%	41	0.4%	6	4.9%	300	2.6%
Moderate	9	7.4%	521	4.4%	23	18.9%	1,811	15.5%
<i>Low/Moderate Total</i>	10	8.2%	562	4.8%	29	23.8%	2,111	18.0%
Middle	77	63.1%	7,200	61.5%	36	29.5%	3,159	27.0%
Upper	35	28.7%	3,949	33.7%	49	40.2%	5,488	46.9%
Unknown	0	0.0%	0	0.0%	8	6.6%	953	8.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	122	100.0%	11,711	100.0%	122	100.0%	11,711	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	18.2%	137	34.0%	4	36.4%	191	47.4%
<i>Low/Moderate Total</i>	2	18.2%	137	34.0%	4	36.4%	191	47.4%
Middle	8	72.7%	241	59.8%	3	27.3%	15	3.7%
Upper	1	9.1%	25	6.2%	3	27.3%	80	19.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	117	29.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	11	100.0%	403	100.0%	11	100.0%	403	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	1,000	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	1,000	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	1,000	100.0%	1	100.0%	1,000	100.0%
HMDA Totals								
Low	2	0.6%	192	0.6%	17	5.3%	847	2.7%
Moderate	32	10.0%	1,819	5.8%	81	25.3%	6,121	19.6%
<i>Low/Moderate Total</i>	34	10.6%	2,011	6.4%	98	30.6%	6,968	22.3%
Middle	207	64.7%	20,516	65.6%	97	30.3%	8,374	26.8%
Upper	79	24.7%	8,767	28.0%	107	33.4%	12,851	41.1%
Unknown	0	0.0%	0	0.0%	18	5.6%	3,101	9.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	320	100.0%	31,294	100.0%	320	100.0%	31,294	100.0%

Peer Group HMDA Loan Distribution Table

State of Illinois (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	230	1.3%	11,814	0.6%	1,865	10.2%	118,366	6.5%	
Moderate	2,304	12.5%	146,954	8.0%	4,379	23.8%	366,459	20.0%	
<i>Low/Moderate Total</i>	<i>2,534</i>	<i>13.8%</i>	<i>158,768</i>	<i>8.7%</i>	<i>6,244</i>	<i>34.0%</i>	<i>484,825</i>	<i>26.4%</i>	
Middle	11,712	63.8%	1,147,731	62.6%	4,585	25.0%	460,182	25.1%	
Upper	4,120	22.4%	527,213	28.8%	4,803	26.2%	626,758	34.2%	
Unknown	0	0.0%	0	0.0%	2,734	14.9%	261,947	14.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>18,366</i>	<i>100.0%</i>	<i>1,833,712</i>	<i>100.0%</i>	<i>18,366</i>	<i>100.0%</i>	<i>1,833,712</i>	<i>100.0%</i>	
	Refinance								
Low	135	1.0%	7,689	0.5%	1,116	8.1%	71,128	5.0%	
Moderate	1,498	10.9%	95,705	6.7%	2,717	19.8%	222,130	15.5%	
<i>Low/Moderate Total</i>	<i>1,633</i>	<i>11.9%</i>	<i>103,394</i>	<i>7.2%</i>	<i>3,833</i>	<i>27.9%</i>	<i>293,258</i>	<i>20.4%</i>	
Middle	8,769	63.8%	893,039	62.2%	3,629	26.4%	364,813	25.4%	
Upper	3,335	24.3%	439,428	30.6%	3,787	27.6%	512,571	35.7%	
Unknown	0	0.0%	0	0.0%	2,488	18.1%	265,219	18.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>13,737</i>	<i>100.0%</i>	<i>1,435,861</i>	<i>100.0%</i>	<i>13,737</i>	<i>100.0%</i>	<i>1,435,861</i>	<i>100.0%</i>	
	Home Improvement								
Low	14	0.8%	242	0.3%	214	11.8%	4,945	6.9%	
Moderate	224	12.3%	5,496	7.6%	374	20.6%	11,790	16.4%	
<i>Low/Moderate Total</i>	<i>238</i>	<i>13.1%</i>	<i>5,738</i>	<i>8.0%</i>	<i>588</i>	<i>32.3%</i>	<i>16,735</i>	<i>23.2%</i>	
Middle	1,165	64.0%	46,080	64.0%	551	30.3%	17,166	23.8%	
Upper	416	22.9%	20,181	28.0%	608	33.4%	34,034	47.3%	
Unknown	0	0.0%	0	0.0%	72	4.0%	4,064	5.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,819</i>	<i>100.0%</i>	<i>71,999</i>	<i>100.0%</i>	<i>1,819</i>	<i>100.0%</i>	<i>71,999</i>	<i>100.0%</i>	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	20	22.2%	4,857	8.8%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>20</i>	<i>22.2%</i>	<i>4,857</i>	<i>8.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	64	71.1%	29,192	52.7%	0	0.0%	0	0.0%	
Upper	6	6.7%	21,384	38.6%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	90	100.0%	55,433	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>90</i>	<i>100.0%</i>	<i>55,433</i>	<i>100.0%</i>	<i>90</i>	<i>100.0%</i>	<i>55,433</i>	<i>100.0%</i>	
	HMDA Totals								
Low	379	1.1%	19,745	0.6%	3,195	9.4%	194,439	5.7%	
Moderate	4,046	11.9%	253,012	7.4%	7,470	22.0%	600,379	17.7%	
<i>Low/Moderate Total</i>	<i>4,425</i>	<i>13.0%</i>	<i>272,757</i>	<i>8.0%</i>	<i>10,665</i>	<i>31.4%</i>	<i>794,818</i>	<i>23.4%</i>	
Middle	21,710	63.8%	2,116,042	62.3%	8,765	25.8%	842,161	24.8%	
Upper	7,877	23.2%	1,008,206	29.7%	9,198	27.0%	1,173,363	34.5%	
Unknown	0	0.0%	0	0.0%	5,384	15.8%	586,663	17.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>34,012</i>	<i>100.0%</i>	<i>3,397,005</i>	<i>100.0%</i>	<i>34,012</i>	<i>100.0%</i>	<i>3,397,005</i>	<i>100.0%</i>	

CRA Loan Distribution Table
State of Illinois (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	38	16.6%	8,034	17.2%	0	0.0%	0	0.0%	9	32.1%	457	13.5%
<i>Low/Moderate Total</i>	38	16.6%	8,034	17.2%	0	0.0%	0	0.0%	9	32.1%	457	13.5%
Middle	142	62.0%	30,080	64.4%	28	62.2%	2,950	57.5%	15	53.6%	1,742	51.4%
Upper	49	21.4%	8,595	18.4%	17	37.8%	2,177	42.5%	4	14.3%	1,192	35.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	229	100.0%	46,709	100.0%	45	100.0%	5,127	100.0%	28	100.0%	3,391	100.0%
By Revenue												
Total \$1 Million or Less	116	50.7%	12,652	27.1%	43	95.6%	4,457	86.9%	24	85.7%	2,972	87.6%
Over \$1 Million	102	44.5%	31,125	66.6%	1	2.2%	500	9.8%	2	7.1%	350	10.3%
Not Known	11	4.8%	2,932	6.3%	1	2.2%	170	3.3%	2	7.1%	69	2.0%
<i>Total</i>	229	100.0%	46,709	100.0%	45	100.0%	5,127	100.0%	28	100.0%	3,391	100.0%
By Loan Size												
\$100,000 or less	116	50.7%	5,360	11.5%	25	55.6%	1,031	20.1%	16	57.1%	706	20.8%
\$100,001 - \$250,000	54	23.6%	9,617	20.6%	16	35.6%	2,589	50.5%	8	28.6%	1,171	34.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	59	25.8%	31,732	67.9%	4	8.9%	1,507	29.4%	4	14.3%	1,514	44.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	229	100.0%	46,709	100.0%	45	100.0%	5,127	100.0%	28	100.0%	3,391	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	88	75.9%	3,909	30.9%	25	58.1%	1,031	23.1%	13	54.2%	587	19.8%
\$100,001 - \$250,000	19	16.4%	2,899	22.9%	15	34.9%	2,419	54.3%	8	33.3%	1,171	39.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	7.8%	5,844	46.2%	3	7.0%	1,007	22.6%	3	12.5%	1,214	40.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	116	100.0%	12,652	100.0%	43	100.0%	4,457	100.0%	24	100.0%	2,972	100.0%

CRA Loan Distribution Table

State of Illinois (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	23	13.9%	4,358	12.1%	0	0.0%	0	0.0%	8	50.0%	260	25.8%
<i>Low/Moderate Total</i>	23	13.9%	4,358	12.1%	0	0.0%	0	0.0%	8	50.0%	260	25.8%
Middle	106	63.9%	24,551	67.9%	22	78.6%	2,876	69.5%	7	43.8%	739	73.3%
Upper	37	22.3%	7,236	20.0%	6	21.4%	1,265	30.5%	1	6.3%	9	0.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	166	100.0%	36,145	100.0%	28	100.0%	4,141	100.0%	16	100.0%	1,008	100.0%
By Revenue												
Total \$1 Million or Less	72	43.4%	8,072	22.3%	26	92.9%	3,391	81.9%	14	87.5%	625	62.0%
Over \$1 Million	75	45.2%	21,895	60.6%	2	7.1%	750	18.1%	2	12.5%	383	38.0%
Not Known	19	11.4%	6,178	17.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	166	100.0%	36,145	100.0%	28	100.0%	4,141	100.0%	16	100.0%	1,008	100.0%
By Loan Size												
\$100,000 or less	80	48.2%	4,224	11.7%	16	57.1%	1,001	24.2%	14	87.5%	524	52.0%
\$100,001 - \$250,000	39	23.5%	6,843	18.9%	7	25.0%	1,280	30.9%	1	6.3%	184	18.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	47	28.3%	25,078	69.4%	5	17.9%	1,860	44.9%	1	6.3%	300	29.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	166	100.0%	36,145	100.0%	28	100.0%	4,141	100.0%	16	100.0%	1,008	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	53	73.6%	2,793	34.6%	16	61.5%	1,001	29.5%	13	92.9%	441	70.6%
\$100,001 - \$250,000	14	19.4%	2,084	25.8%	6	23.1%	1,030	30.4%	1	7.1%	184	29.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	5	6.9%	3,195	39.6%	4	15.4%	1,360	40.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	72	100.0%	8,072	100.0%	26	100.0%	3,391	100.0%	14	100.0%	625	100.0%

Peer Group CRA Loan Distribution Table

State of Illinois (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	233	1.8%	7,717	1.9%	0	0.0%	0	0.0%
Moderate	2,116	16.2%	69,291	17.5%	29	3.4%	3,010	5.3%
<i>Low/Moderate Total</i>	2,349	17.9%	77,008	19.4%	29	3.4%	3,010	5.3%
Middle	7,672	58.6%	235,718	59.5%	590	69.4%	37,029	64.7%
Upper	2,694	20.6%	80,525	20.3%	227	26.7%	17,168	30.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	373	2.8%	3,035	0.8%	4	0.5%	63	0.1%
<i>Total</i>	13,088	100.0%	396,286	100.0%	850	100.0%	57,270	100.0%
	By Revenue							
Total \$1 Million or Less	5,766	44.1%	147,503	37.2%	692	81.4%	44,846	78.3%
	By Loan Size							
\$100,000 or Less	12,328	94.2%	135,118	34.1%	681	80.1%	21,139	36.9%
\$100,001 - \$250,000	374	2.9%	64,312	16.2%	132	15.5%	22,252	38.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	386	2.9%	196,856	49.7%	37	4.4%	13,879	24.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	13,088	100.0%	396,286	100.0%	850	100.0%	57,270	100.0%

HMDA Loan Distribution Table

Rockford, IL MSA 40420 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	1	4.3%	98	3.1%
Moderate	1	4.3%	160	5.1%	4	17.4%	423	13.5%
<i>Low/Moderate Total</i>	<i>1</i>	<i>4.3%</i>	<i>160</i>	<i>5.1%</i>	<i>5</i>	<i>21.7%</i>	<i>521</i>	<i>16.7%</i>
Middle	15	65.2%	1,951	62.5%	9	39.1%	904	28.9%
Upper	7	30.4%	1,012	32.4%	8	34.8%	1,637	52.4%
Unknown	0	0.0%	0	0.0%	1	4.3%	61	2.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	23	100.0%	3,123	100.0%	23	100.0%	3,123	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	3.7%	58	1.3%
Moderate	0	0.0%	0	0.0%	2	7.4%	195	4.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>11.1%</i>	<i>253</i>	<i>5.5%</i>
Middle	12	44.4%	1,830	39.7%	1	3.7%	144	3.1%
Upper	15	55.6%	2,777	60.3%	18	66.7%	3,379	73.3%
Unknown	0	0.0%	0	0.0%	5	18.5%	831	18.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	27	100.0%	4,607	100.0%	27	100.0%	4,607	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	10	15.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>50.0%</i>	<i>10</i>	<i>15.2%</i>
Middle	1	50.0%	10	15.2%	0	0.0%	0	0.0%
Upper	1	50.0%	56	84.8%	1	50.0%	56	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	66	100.0%	2	100.0%	66	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	2	3.8%	156	2.0%
Moderate	1	1.9%	160	2.1%	7	13.5%	628	8.1%
<i>Low/Moderate Total</i>	<i>1</i>	<i>1.9%</i>	<i>160</i>	<i>2.1%</i>	<i>9</i>	<i>17.3%</i>	<i>784</i>	<i>10.1%</i>
Middle	28	53.8%	3,791	48.6%	10	19.2%	1,048	13.4%
Upper	23	44.2%	3,845	49.3%	27	51.9%	5,072	65.1%
Unknown	0	0.0%	0	0.0%	6	11.5%	892	11.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	52	100.0%	7,796	100.0%	52	100.0%	7,796	100.0%

HMDA Loan Distribution Table

Rockford, IL MSA 40420 (2006)

Income Categories	HMDA							
	#	By Tract Income %	\$(000s)	%	#	By Borrower Income %	\$(000s)	%
Home Purchase								
Low	1	2.0%	151	2.4%	0	0.0%	0	0.0%
Moderate	4	8.2%	295	4.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	10.2%	446	7.0%	0	0.0%	0	0.0%
Middle	26	53.1%	3,460	54.1%	0	0.0%	0	0.0%
Upper	18	36.7%	2,491	38.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	49	100.0%	6,397	100.0%	0	0.0%	0	0.0%
Refinance								
Low	1	3.4%	41	1.1%	0	0.0%	0	0.0%
Moderate	1	3.4%	43	1.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	6.9%	84	2.2%	0	0.0%	0	0.0%
Middle	14	48.3%	1,739	44.9%	0	0.0%	0	0.0%
Upper	13	44.8%	2,050	52.9%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	29	100.0%	3,873	100.0%	0	0.0%	0	0.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	1	100.0%	1,000	100.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1	100.0%	1,000	100.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	2.5%	192	1.7%	0	0.0%	0	0.0%
Moderate	5	6.3%	338	3.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	7	8.9%	530	4.7%	0	0.0%	0	0.0%
Middle	41	51.9%	6,199	55.0%	0	0.0%	0	0.0%
Upper	31	39.2%	4,541	40.3%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	79	100.0%	11,270	100.0%	0	0.0%	0	0.0%

Peer Group HMDA Loan Distribution Table

Rockford, IL MSA 40420 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	230	1.7%	11,814	0.8%	1,460	10.9%	97,817	6.9%	
Moderate	1,786	13.3%	113,896	8.0%	3,252	24.2%	295,097	20.8%	
<i>Low/Moderate Total</i>	<i>2,016</i>	<i>15.0%</i>	<i>125,710</i>	<i>8.9%</i>	<i>4,712</i>	<i>35.1%</i>	<i>392,914</i>	<i>27.7%</i>	
Middle	8,235	61.3%	862,030	60.7%	3,345	24.9%	361,361	25.4%	
Upper	3,181	23.7%	432,602	30.5%	3,351	24.9%	459,059	32.3%	
Unknown	0	0.0%	0	0.0%	2,024	15.1%	207,008	14.6%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>13,432</i>	<i>100.0%</i>	<i>1,420,342</i>	<i>100.0%</i>	<i>13,432</i>	<i>100.0%</i>	<i>1,420,342</i>	<i>100.0%</i>	
	Refinance								
Low	135	1.3%	7,689	0.7%	895	8.8%	59,791	5.4%	
Moderate	1,180	11.7%	76,471	6.9%	2,106	20.8%	182,208	16.5%	
<i>Low/Moderate Total</i>	<i>1,315</i>	<i>13.0%</i>	<i>84,160</i>	<i>7.6%</i>	<i>3,001</i>	<i>29.6%</i>	<i>241,999</i>	<i>21.9%</i>	
Middle	6,252	61.7%	661,384	59.9%	2,679	26.5%	284,870	25.8%	
Upper	2,560	25.3%	358,037	32.4%	2,528	25.0%	366,334	33.2%	
Unknown	0	0.0%	0	0.0%	1,919	18.9%	210,378	19.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>10,127</i>	<i>100.0%</i>	<i>1,103,581</i>	<i>100.0%</i>	<i>10,127</i>	<i>100.0%</i>	<i>1,103,581</i>	<i>100.0%</i>	
	Home Improvement								
Low	14	1.2%	242	0.5%	159	13.2%	3,777	7.3%	
Moderate	141	11.7%	3,235	6.2%	254	21.0%	8,585	16.5%	
<i>Low/Moderate Total</i>	<i>155</i>	<i>12.8%</i>	<i>3,477</i>	<i>6.7%</i>	<i>413</i>	<i>34.2%</i>	<i>12,362</i>	<i>23.8%</i>	
Middle	758	62.7%	32,523	62.5%	368	30.5%	12,074	23.2%	
Upper	295	24.4%	16,026	30.8%	382	31.6%	24,537	47.2%	
Unknown	0	0.0%	0	0.0%	45	3.7%	3,053	5.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,208</i>	<i>100.0%</i>	<i>52,026</i>	<i>100.0%</i>	<i>1,208</i>	<i>100.0%</i>	<i>52,026</i>	<i>100.0%</i>	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	20	26.7%	4,857	9.3%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>20</i>	<i>26.7%</i>	<i>4,857</i>	<i>9.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	50	66.7%	26,298	50.3%	0	0.0%	0	0.0%	
Upper	5	6.7%	21,169	40.5%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	75	100.0%	52,324	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>52,324</i>	<i>100.0%</i>	<i>75</i>	<i>100.0%</i>	<i>52,324</i>	<i>100.0%</i>	
	HMDA Totals								
Low	379	1.5%	19,745	0.8%	2,514	10.1%	161,385	6.1%	
Moderate	3,127	12.6%	198,459	7.6%	5,612	22.6%	485,890	18.5%	
<i>Low/Moderate Total</i>	<i>3,506</i>	<i>14.1%</i>	<i>218,204</i>	<i>8.3%</i>	<i>8,126</i>	<i>32.7%</i>	<i>647,275</i>	<i>24.6%</i>	
Middle	15,295	61.6%	1,582,235	60.2%	6,392	25.7%	658,305	25.0%	
Upper	6,041	24.3%	827,834	31.5%	6,261	25.2%	849,930	32.3%	
Unknown	0	0.0%	0	0.0%	4,063	16.4%	472,763	18.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>24,842</i>	<i>100.0%</i>	<i>2,628,273</i>	<i>100.0%</i>	<i>24,842</i>	<i>100.0%</i>	<i>2,628,273</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Rockford, IL MSA 40420 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	4.4%	360	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	4.4%	360	3.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	27	60.0%	8,054	73.8%	0	0.0%	0	0.0%	1	33.3%	115	15.2%
Upper	16	35.6%	2,504	22.9%	11	100.0%	736	100.0%	2	66.7%	640	84.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	45	100.0%	10,918	100.0%	11	100.0%	736	100.0%	3	100.0%	755	100.0%
By Revenue												
Total \$1 Million or Less	25	55.6%	3,891	35.6%	11	100.0%	736	100.0%	3	100.0%	755	100.0%
Over \$1 Million	18	40.0%	6,257	57.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	4.4%	770	7.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	45	100.0%	10,918	100.0%	11	100.0%	736	100.0%	3	100.0%	755	100.0%
By Loan Size												
\$100,000 or less	16	35.6%	823	7.5%	8	72.7%	301	40.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	15	33.3%	2,663	24.4%	3	27.3%	435	59.1%	2	66.7%	305	40.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	14	31.1%	7,432	68.1%	0	0.0%	0	0.0%	1	33.3%	450	59.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	45	100.0%	10,918	100.0%	11	100.0%	736	100.0%	3	100.0%	755	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	52.0%	638	16.4%	8	72.7%	301	40.9%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	36.0%	1,353	34.8%	3	27.3%	435	59.1%	2	66.7%	305	40.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	12.0%	1,900	48.8%	0	0.0%	0	0.0%	1	33.3%	450	59.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	25	100.0%	3,891	100.0%	11	100.0%	736	100.0%	3	100.0%	755	100.0%

CRA Loan Distribution Table

Rockford, IL MSA 40420 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	4.0%	800	10.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>4.0%</i>	<i>800</i>	<i>10.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	12	48.0%	4,857	63.9%	0	0.0%	0	0.0%	2	100.0%	249	100.0%
Upper	12	48.0%	1,948	25.6%	3	100.0%	565	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>7,605</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>565</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	12	48.0%	2,088	27.5%	3	100.0%	565	100.0%	2	100.0%	249	100.0%
Over \$1 Million	13	52.0%	5,517	72.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>7,605</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>565</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	11	44.0%	759	10.0%	1	33.3%	85	15.0%	1	50.0%	65	26.1%
\$100,001 - \$250,000	5	20.0%	810	10.7%	1	33.3%	170	30.1%	1	50.0%	184	73.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	9	36.0%	6,036	79.4%	1	33.3%	310	54.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>7,605</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>565</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	7	58.3%	492	23.6%	1	33.3%	85	15.0%	1	50.0%	65	26.1%
\$100,001 - \$250,000	3	25.0%	460	22.0%	1	33.3%	170	30.1%	1	50.0%	184	73.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	16.7%	1,136	54.4%	1	33.3%	310	54.9%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>2,088</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>565</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>249</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Rockford, IL MSA 40420 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	233	3.1%	7,717	2.9%	0	0.0%	0	0.0%
Moderate	1,033	13.9%	40,626	15.3%	8	4.2%	706	4.6%
<i>Low/Moderate Total</i>	1,266	17.1%	48,343	18.2%	8	4.2%	706	4.6%
Middle	4,171	56.3%	158,350	59.7%	123	65.1%	11,188	72.8%
Upper	1,831	24.7%	57,356	21.6%	57	30.2%	3,443	22.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	146	2.0%	1,202	0.5%	1	0.5%	40	0.3%
<i>Total</i>	7,414	100.0%	265,251	100.0%	189	100.0%	15,377	100.0%
	By Revenue							
Total \$1 Million or Less	3,099	41.8%	87,015	32.8%	168	88.9%	13,539	88.0%
	By Loan Size							
\$100,000 or Less	6,902	93.1%	78,916	29.8%	138	73.0%	4,326	28.1%
\$100,001 - \$250,000	238	3.2%	41,987	15.8%	38	20.1%	6,159	40.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	274	3.7%	144,348	54.4%	13	6.9%	4,892	31.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	7,414	100.0%	265,251	100.0%	189	100.0%	15,377	100.0%

HMDA Loan Distribution Table

Non-Metropolitan Area, Illinois (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	8	5.2%	482	3.1%
Moderate	18	11.8%	1,139	7.4%	29	19.0%	2,280	14.8%
<i>Low/Moderate Total</i>	<i>18</i>	<i>11.8%</i>	<i>1,139</i>	<i>7.4%</i>	<i>37</i>	<i>24.2%</i>	<i>2,762</i>	<i>17.9%</i>
Middle	112	73.2%	11,579	75.2%	42	27.5%	3,104	20.1%
Upper	23	15.0%	2,687	17.4%	71	46.4%	9,344	60.7%
Unknown	0	0.0%	0	0.0%	3	2.0%	195	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>153</i>	<i>100.0%</i>	<i>15,405</i>	<i>100.0%</i>	<i>153</i>	<i>100.0%</i>	<i>15,405</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	8	7.8%	380	3.7%
Moderate	7	6.8%	496	4.8%	14	13.6%	930	9.0%
<i>Low/Moderate Total</i>	<i>7</i>	<i>6.8%</i>	<i>496</i>	<i>4.8%</i>	<i>22</i>	<i>21.4%</i>	<i>1,310</i>	<i>12.6%</i>
Middle	77	74.8%	7,735	74.5%	28	27.2%	2,240	21.6%
Upper	19	18.4%	2,157	20.8%	51	49.5%	6,701	64.5%
Unknown	0	0.0%	0	0.0%	2	1.9%	137	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>103</i>	<i>100.0%</i>	<i>10,388</i>	<i>100.0%</i>	<i>103</i>	<i>100.0%</i>	<i>10,388</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	8.3%	20	3.5%	3	25.0%	30	5.3%
<i>Low/Moderate Total</i>	<i>1</i>	<i>8.3%</i>	<i>20</i>	<i>3.5%</i>	<i>3</i>	<i>25.0%</i>	<i>30</i>	<i>5.3%</i>
Middle	9	75.0%	527	92.8%	6	50.0%	214	37.7%
Upper	2	16.7%	21	3.7%	3	25.0%	324	57.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>568</i>	<i>100.0%</i>	<i>12</i>	<i>100.0%</i>	<i>568</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	16	6.0%	862	3.3%
Moderate	26	9.7%	1,655	6.3%	46	17.2%	3,240	12.3%
<i>Low/Moderate Total</i>	<i>26</i>	<i>9.7%</i>	<i>1,655</i>	<i>6.3%</i>	<i>62</i>	<i>23.1%</i>	<i>4,102</i>	<i>15.6%</i>
Middle	198	73.9%	19,841	75.3%	76	28.4%	5,558	21.1%
Upper	44	16.4%	4,865	18.5%	125	46.6%	16,369	62.1%
Unknown	0	0.0%	0	0.0%	5	1.9%	332	1.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>268</i>	<i>100.0%</i>	<i>26,361</i>	<i>100.0%</i>	<i>268</i>	<i>100.0%</i>	<i>26,361</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Non-Metropolitan Area, Illinois (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	10	7.3%	469	4.0%
Moderate	17	12.4%	866	7.3%	47	34.3%	3,401	28.9%
<i>Low/Moderate Total</i>	17	12.4%	866	7.3%	57	41.6%	3,870	32.8%
Middle	95	69.3%	8,615	73.1%	37	27.0%	2,705	23.0%
Upper	25	18.2%	2,302	19.5%	39	28.5%	4,855	41.2%
Unknown	0	0.0%	0	0.0%	4	2.9%	353	3.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	137	100.0%	11,783	100.0%	137	100.0%	11,783	100.0%
Refinance								
Low	0	0.0%	0	0.0%	5	5.4%	251	3.2%
Moderate	8	8.6%	478	6.1%	17	18.3%	1,195	15.2%
<i>Low/Moderate Total</i>	8	8.6%	478	6.1%	22	23.7%	1,446	18.4%
Middle	63	67.7%	5,461	69.7%	26	28.0%	1,921	24.5%
Upper	22	23.7%	1,899	24.2%	40	43.0%	4,061	51.8%
Unknown	0	0.0%	0	0.0%	5	5.4%	410	5.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	93	100.0%	7,838	100.0%	93	100.0%	7,838	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	18.2%	137	34.0%	4	36.4%	191	47.4%
<i>Low/Moderate Total</i>	2	18.2%	137	34.0%	4	36.4%	191	47.4%
Middle	8	72.7%	241	59.8%	3	27.3%	15	3.7%
Upper	1	9.1%	25	6.2%	3	27.3%	80	19.9%
Unknown	0	0.0%	0	0.0%	1	9.1%	117	29.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	11	100.0%	403	100.0%	11	100.0%	403	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	15	6.2%	720	3.6%
Moderate	27	11.2%	1,481	7.4%	68	28.2%	4,787	23.9%
<i>Low/Moderate Total</i>	27	11.2%	1,481	7.4%	83	34.4%	5,507	27.5%
Middle	166	68.9%	14,317	71.5%	66	27.4%	4,641	23.2%
Upper	48	19.9%	4,226	21.1%	82	34.0%	8,996	44.9%
Unknown	0	0.0%	0	0.0%	10	4.1%	880	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	241	100.0%	20,024	100.0%	241	100.0%	20,024	100.0%

Peer Group HMDA Loan Distribution Table

Non-Metropolitan Area, Illinois (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	0	0.0%	0	0.0%	409	8.3%	20,809	5.0%				
Moderate	519	10.5%	33,096	8.0%	1,129	22.8%	71,559	17.3%				
<i>Low/Moderate Total</i>	<i>519</i>	<i>10.5%</i>	<i>33,096</i>	<i>8.0%</i>	<i>1,538</i>	<i>31.1%</i>	<i>92,368</i>	<i>22.3%</i>				
Middle	3,483	70.5%	286,255	69.1%	1,241	25.1%	98,999	23.9%				
Upper	940	19.0%	94,723	22.9%	1,453	29.4%	167,768	40.5%				
Unknown	0	0.0%	0	0.0%	710	14.4%	54,939	13.3%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>4,942</i>	<i>100.0%</i>	<i>414,074</i>	<i>100.0%</i>	<i>4,942</i>	<i>100.0%</i>	<i>414,074</i>	<i>100.0%</i>				
Refinance												
Low	0	0.0%	0	0.0%	221	6.1%	11,337	3.4%				
Moderate	318	8.8%	19,234	5.8%	612	16.9%	39,979	12.0%				
<i>Low/Moderate Total</i>	<i>318</i>	<i>8.8%</i>	<i>19,234</i>	<i>5.8%</i>	<i>833</i>	<i>23.0%</i>	<i>51,316</i>	<i>15.4%</i>				
Middle	2,520	69.7%	231,869	69.7%	952	26.3%	80,100	24.1%				
Upper	776	21.5%	81,473	24.5%	1,260	34.9%	146,319	44.0%				
Unknown	0	0.0%	0	0.0%	569	15.7%	54,841	16.5%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>3,614</i>	<i>100.0%</i>	<i>332,576</i>	<i>100.0%</i>	<i>3,614</i>	<i>100.0%</i>	<i>332,576</i>	<i>100.0%</i>				
Home Improvement												
Low	0	0.0%	0	0.0%	55	9.0%	1,168	5.8%				
Moderate	83	13.6%	2,261	11.3%	120	19.6%	3,205	16.0%				
<i>Low/Moderate Total</i>	<i>83</i>	<i>13.6%</i>	<i>2,261</i>	<i>11.3%</i>	<i>175</i>	<i>28.6%</i>	<i>4,373</i>	<i>21.9%</i>				
Middle	407	66.6%	13,557	67.9%	183	30.0%	5,092	25.5%				
Upper	121	19.8%	4,155	20.8%	226	37.0%	9,497	47.5%				
Unknown	0	0.0%	0	0.0%	27	4.4%	1,011	5.1%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>611</i>	<i>100.0%</i>	<i>19,973</i>	<i>100.0%</i>	<i>611</i>	<i>100.0%</i>	<i>19,973</i>	<i>100.0%</i>				
Multi-Family												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	14	93.3%	2,894	93.1%	0	0.0%	0	0.0%				
Upper	1	6.7%	215	6.9%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	15	100.0%	3,109	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>3,109</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>3,109</i>	<i>100.0%</i>				
HMDA Totals												
Low	0	0.0%	0	0.0%	685	7.5%	33,314	4.3%				
Moderate	920	10.0%	54,591	7.1%	1,861	20.3%	114,743	14.9%				
<i>Low/Moderate Total</i>	<i>920</i>	<i>10.0%</i>	<i>54,591</i>	<i>7.1%</i>	<i>2,546</i>	<i>27.7%</i>	<i>148,057</i>	<i>19.2%</i>				
Middle	6,424	70.0%	534,575	69.4%	2,376	25.9%	184,191	23.9%				
Upper	1,838	20.0%	180,566	23.5%	2,939	32.0%	323,584	42.0%				
Unknown	0	0.0%	0	0.0%	1,321	14.4%	113,900	14.8%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>9,182</i>	<i>100.0%</i>	<i>769,732</i>	<i>100.0%</i>	<i>9,182</i>	<i>100.0%</i>	<i>769,732</i>	<i>100.0%</i>				

CRA Loan Distribution Table
Non-Metropolitan Area, Illinois (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	36	19.6%	7,674	21.4%	0	0.0%	0	0.0%	9	36.0%	457	17.3%
<i>Low/Moderate Total</i>	36	19.6%	7,674	21.4%	0	0.0%	0	0.0%	9	36.0%	457	17.3%
Middle	115	62.5%	22,026	61.5%	28	82.4%	2,950	67.2%	14	56.0%	1,627	61.7%
Upper	33	17.9%	6,091	17.0%	6	17.6%	1,441	32.8%	2	8.0%	552	20.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	184	100.0%	35,791	100.0%	34	100.0%	4,391	100.0%	25	100.0%	2,636	100.0%
By Revenue												
Total \$1 Million or Less	91	49.5%	8,761	24.5%	32	94.1%	3,721	84.7%	21	84.0%	2,217	84.1%
Over \$1 Million	84	45.7%	24,868	69.5%	1	2.9%	500	11.4%	2	8.0%	350	13.3%
Not Known	9	4.9%	2,162	6.0%	1	2.9%	170	3.9%	2	8.0%	69	2.6%
<i>Total</i>	184	100.0%	35,791	100.0%	34	100.0%	4,391	100.0%	25	100.0%	2,636	100.0%
By Loan Size												
\$100,000 or less	100	54.3%	4,537	12.7%	17	50.0%	730	16.6%	16	64.0%	706	26.8%
\$100,001 - \$250,000	39	21.2%	6,954	19.4%	13	38.2%	2,154	49.1%	6	24.0%	866	32.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	45	24.5%	24,300	67.9%	4	11.8%	1,507	34.3%	3	12.0%	1,064	40.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	184	100.0%	35,791	100.0%	34	100.0%	4,391	100.0%	25	100.0%	2,636	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	75	82.4%	3,271	37.3%	17	53.1%	730	19.6%	13	61.9%	587	26.5%
\$100,001 - \$250,000	10	11.0%	1,546	17.6%	12	37.5%	1,984	53.3%	6	28.6%	866	39.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	6.6%	3,944	45.0%	3	9.4%	1,007	27.1%	2	9.5%	764	34.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	91	100.0%	8,761	100.0%	32	100.0%	3,721	100.0%	21	100.0%	2,217	100.0%

CRA Loan Distribution Table
Non-Metropolitan Area, Illinois (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	22	15.6%	3,558	12.5%	0	0.0%	0	0.0%	8	57.1%	260	34.3%
<i>Low/Moderate Total</i>	22	15.6%	3,558	12.5%	0	0.0%	0	0.0%	8	57.1%	260	34.3%
Middle	94	66.7%	19,694	69.0%	22	88.0%	2,876	80.4%	5	35.7%	490	64.6%
Upper	25	17.7%	5,288	18.5%	3	12.0%	700	19.6%	1	7.1%	9	1.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	141	100.0%	28,540	100.0%	25	100.0%	3,576	100.0%	14	100.0%	759	100.0%
By Revenue												
Total \$1 Million or Less	60	42.6%	5,984	21.0%	23	92.0%	2,826	79.0%	12	85.7%	376	49.5%
Over \$1 Million	62	44.0%	16,378	57.4%	2	8.0%	750	21.0%	2	14.3%	383	50.5%
Not Known	19	13.5%	6,178	21.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	141	100.0%	28,540	100.0%	25	100.0%	3,576	100.0%	14	100.0%	759	100.0%
By Loan Size												
\$100,000 or less	69	48.9%	3,465	12.1%	15	60.0%	916	25.6%	13	92.9%	459	60.5%
\$100,001 - \$250,000	34	24.1%	6,033	21.1%	6	24.0%	1,110	31.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	38	27.0%	19,042	66.7%	4	16.0%	1,550	43.3%	1	7.1%	300	39.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	141	100.0%	28,540	100.0%	25	100.0%	3,576	100.0%	14	100.0%	759	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	46	76.7%	2,301	38.5%	15	65.2%	916	32.4%	12	100.0%	376	100.0%
\$100,001 - \$250,000	11	18.3%	1,624	27.1%	5	21.7%	860	30.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	5.0%	2,059	34.4%	3	13.0%	1,050	37.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	60	100.0%	5,984	100.0%	23	100.0%	2,826	100.0%	12	100.0%	376	100.0%

Peer Group CRA Loan Distribution Table

Non-Metropolitan Area, Illinois (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1,083	19.1%	28,665	21.9%	21	3.2%	2,304	5.5%
<i>Low/Moderate Total</i>	1,083	19.1%	28,665	21.9%	21	3.2%	2,304	5.5%
Middle	3,501	61.7%	77,368	59.0%	467	70.7%	25,841	61.7%
Upper	863	15.2%	23,169	17.7%	170	25.7%	13,725	32.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	227	4.0%	1,833	1.4%	3	0.5%	23	0.1%
<i>Total</i>	5,674	100.0%	131,035	100.0%	661	100.0%	41,893	100.0%
	By Revenue							
Total \$1 Million or Less	2,667	47.0%	60,488	46.2%	524	79.3%	31,307	74.7%
	By Loan Size							
\$100,000 or Less	5,426	95.6%	56,202	42.9%	543	82.1%	16,813	40.1%
\$100,001 - \$250,000	136	2.4%	22,325	17.0%	94	14.2%	16,093	38.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	112	2.0%	52,508	40.1%	24	3.6%	8,987	21.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,674	100.0%	131,035	100.0%	661	100.0%	41,893	100.0%

HMDA Loan Distribution Table

Assessment Area: All Florida (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	9	0.3%	2,929	0.3%	34	1.2%	3,740	0.4%
Moderate	287	10.0%	58,203	6.3%	168	5.9%	23,746	2.6%
<i>Low/Moderate Total</i>	296	10.4%	61,132	6.7%	202	7.1%	27,486	3.0%
Middle	1,673	58.6%	427,040	46.5%	316	11.1%	57,565	6.3%
Upper	887	31.1%	430,774	46.9%	1,787	62.6%	674,367	73.4%
Unknown	0	0.0%	0	0.0%	551	19.3%	159,528	17.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	2,856	100.0%	918,946	100.0%	2,856	100.0%	918,946	100.0%
Refinance								
Low	3	0.3%	470	0.2%	40	3.8%	3,379	1.2%
Moderate	104	9.9%	17,424	6.1%	128	12.2%	16,484	5.8%
<i>Low/Moderate Total</i>	107	10.2%	17,894	6.3%	168	16.0%	19,863	6.9%
Middle	549	52.4%	117,019	40.9%	206	19.7%	34,114	11.9%
Upper	392	37.4%	151,159	52.8%	524	50.0%	189,084	66.1%
Unknown	0	0.0%	0	0.0%	150	14.3%	43,011	15.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,048	100.0%	286,072	100.0%	1,048	100.0%	286,072	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	7	9.9%	182	2.5%
Moderate	10	14.1%	509	7.0%	9	12.7%	195	2.7%
<i>Low/Moderate Total</i>	10	14.1%	509	7.0%	16	22.5%	377	5.2%
Middle	44	62.0%	4,551	63.0%	16	22.5%	1,121	15.5%
Upper	17	23.9%	2,165	30.0%	30	42.3%	4,319	59.8%
Unknown	0	0.0%	0	0.0%	9	12.7%	1,408	19.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	71	100.0%	7,225	100.0%	71	100.0%	7,225	100.0%
Multi-Family								
Low	1	20.0%	70	0.5%	0	0.0%	0	0.0%
Moderate	1	20.0%	1,549	11.6%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	2	40.0%	1,619	12.2%	0	0.0%	0	0.0%
Middle	2	40.0%	9,620	72.2%	0	0.0%	0	0.0%
Upper	1	20.0%	2,080	15.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	5	100.0%	13,319	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5	100.0%	13,319	100.0%	5	100.0%	13,319	100.0%
HMDA Totals								
Low	13	0.3%	3,469	0.3%	81	2.0%	7,301	0.6%
Moderate	402	10.1%	77,685	6.3%	305	7.7%	40,425	3.3%
<i>Low/Moderate Total</i>	415	10.4%	81,154	6.6%	386	9.7%	47,726	3.9%
Middle	2,268	57.0%	558,230	45.5%	538	13.5%	92,800	7.6%
Upper	1,297	32.6%	586,178	47.8%	2,341	58.8%	867,770	70.8%
Unknown	0	0.0%	0	0.0%	715	18.0%	217,266	17.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3,980	100.0%	1,225,562	100.0%	3,980	100.0%	1,225,562	100.0%

HMDA Loan Distribution Table

Assessment Area: All Florida (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	10	0.5%	2,173	0.3%	53	2.5%	5,458	0.8%
Moderate	294	13.6%	54,813	8.4%	143	6.6%	18,438	2.8%
<i>Low/Moderate Total</i>	<i>304</i>	<i>14.1%</i>	<i>56,986</i>	<i>8.8%</i>	<i>196</i>	<i>9.1%</i>	<i>23,896</i>	<i>3.7%</i>
Middle	1,260	58.3%	335,837	51.7%	253	11.7%	44,384	6.8%
Upper	599	27.7%	256,683	39.5%	1,406	65.0%	484,202	74.5%
Unknown	0	0.0%	0	0.0%	308	14.2%	97,024	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2,163</i>	<i>100.0%</i>	<i>649,506</i>	<i>100.0%</i>	<i>2,163</i>	<i>100.0%</i>	<i>649,506</i>	<i>100.0%</i>
Refinance								
Low	8	0.5%	843	0.2%	73	4.6%	6,338	1.6%
Moderate	184	11.6%	26,673	6.6%	236	14.8%	29,459	7.3%
<i>Low/Moderate Total</i>	<i>192</i>	<i>12.1%</i>	<i>27,516</i>	<i>6.8%</i>	<i>309</i>	<i>19.4%</i>	<i>35,797</i>	<i>8.9%</i>
Middle	854	53.6%	169,424	41.9%	295	18.5%	47,527	11.8%
Upper	546	34.3%	207,061	51.3%	792	49.7%	263,896	65.3%
Unknown	0	0.0%	0	0.0%	196	12.3%	56,781	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,592</i>	<i>100.0%</i>	<i>404,001</i>	<i>100.0%</i>	<i>1,592</i>	<i>100.0%</i>	<i>404,001</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	4	3.7%	38	0.2%
Moderate	11	10.1%	806	4.4%	14	12.8%	582	3.2%
<i>Low/Moderate Total</i>	<i>11</i>	<i>10.1%</i>	<i>806</i>	<i>4.4%</i>	<i>18</i>	<i>16.5%</i>	<i>620</i>	<i>3.4%</i>
Middle	68	62.4%	8,233	44.6%	28	25.7%	1,367	7.4%
Upper	30	27.5%	9,415	51.0%	55	50.5%	13,741	74.5%
Unknown	0	0.0%	0	0.0%	8	7.3%	2,726	14.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>18,454</i>	<i>100.0%</i>	<i>109</i>	<i>100.0%</i>	<i>18,454</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	379	52.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>379</i>	<i>52.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	350	48.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	729	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>729</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>729</i>	<i>100.0%</i>
HMDA Totals								
Low	18	0.5%	3,016	0.3%	130	3.4%	11,834	1.1%
Moderate	490	12.7%	82,671	7.7%	393	10.2%	48,479	4.5%
<i>Low/Moderate Total</i>	<i>508</i>	<i>13.1%</i>	<i>85,687</i>	<i>8.0%</i>	<i>523</i>	<i>13.5%</i>	<i>60,313</i>	<i>5.6%</i>
Middle	2,182	56.4%	513,494	47.9%	576	14.9%	93,278	8.7%
Upper	1,176	30.4%	473,509	44.1%	2,253	58.3%	761,839	71.0%
Unknown	0	0.0%	0	0.0%	514	13.3%	157,260	14.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3,866</i>	<i>100.0%</i>	<i>1,072,690</i>	<i>100.0%</i>	<i>3,866</i>	<i>100.0%</i>	<i>1,072,690</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Assessment Area: Florida (2005)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	8,507	1.6%	1,349,586	1.3%	7,543	1.4%	659,978	0.6%	
Moderate	84,246	16.0%	11,417,375	10.9%	42,729	8.1%	4,745,699	4.5%	
<i>Low/Moderate Total</i>	92,753	17.6%	12,766,961	12.2%	50,272	9.5%	5,405,677	5.1%	
Middle	255,151	48.4%	44,326,384	42.2%	94,122	17.9%	12,916,607	12.3%	
Upper	179,200	34.0%	47,885,175	45.6%	283,021	53.7%	67,560,485	64.4%	
Unknown	27	0.0%	3,185	0.0%	99,716	18.9%	19,098,936	18.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	527,131	100.0%	104,981,705	100.0%	527,131	100.0%	104,981,705	100.0%	
Refinance									
Low	4,191	1.1%	493,583	0.7%	16,174	4.2%	1,453,317	2.0%	
Moderate	65,241	16.8%	8,528,883	11.7%	60,172	15.5%	7,385,611	10.2%	
<i>Low/Moderate Total</i>	69,432	17.9%	9,022,466	12.4%	76,346	19.7%	8,838,928	12.2%	
Middle	192,221	49.6%	31,752,754	43.7%	88,641	22.9%	13,665,491	18.8%	
Upper	125,801	32.5%	31,938,817	43.9%	153,467	39.6%	37,655,751	51.8%	
Unknown	5	0.0%	704	0.0%	69,005	17.8%	12,554,571	17.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	387,459	100.0%	72,714,741	100.0%	387,459	100.0%	72,714,741	100.0%	
Home Improvement									
Low	345	1.0%	31,107	0.7%	1,873	5.4%	109,378	2.6%	
Moderate	5,591	16.2%	542,124	12.7%	5,894	17.1%	493,313	11.5%	
<i>Low/Moderate Total</i>	5,936	17.2%	573,231	13.4%	7,767	22.5%	602,691	14.1%	
Middle	17,758	51.4%	1,967,542	46.0%	9,127	26.4%	914,623	21.4%	
Upper	10,858	31.4%	1,738,680	40.6%	15,984	46.3%	2,468,486	57.7%	
Unknown	2	0.0%	118	0.0%	1,676	4.9%	293,771	6.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	34,554	100.0%	4,279,571	100.0%	34,554	100.0%	4,279,571	100.0%	
Multi-Family									
Low	72	6.8%	83,196	1.7%	0	0.0%	0	0.0%	
Moderate	359	33.9%	1,337,026	27.3%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	431	40.7%	1,420,222	29.0%	0	0.0%	0	0.0%	
Middle	449	42.4%	2,407,176	49.1%	0	0.0%	0	0.0%	
Upper	179	16.9%	1,074,953	21.9%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	1,059	100.0%	4,902,351	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	1,059	100.0%	4,902,351	100.0%	1,059	100.0%	4,902,351	100.0%	
HMDA Totals									
Low	13,115	1.4%	1,957,472	1.0%	25,590	2.7%	2,222,673	1.2%	
Moderate	155,437	16.4%	21,825,408	11.7%	108,795	11.4%	12,624,623	6.8%	
<i>Low/Moderate Total</i>	168,552	17.7%	23,782,880	12.7%	134,385	14.1%	14,847,296	7.9%	
Middle	465,579	49.0%	80,453,856	43.1%	191,890	20.2%	27,496,721	14.7%	
Upper	316,038	33.3%	82,637,625	44.2%	452,472	47.6%	107,684,722	57.6%	
Unknown	34	0.0%	4,007	0.0%	171,456	18.0%	36,849,629	19.7%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	950,203	100.0%	186,878,368	100.0%	950,203	100.0%	186,878,368	100.0%	

CRA Loan Distribution Table

Assessment Area: All Florida (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	22	2.2%	4,653	2.0%	0	0.0%	0	0.0%
Moderate	186	18.5%	42,304	17.7%	1	20.0%	105	15.1%
<i>Low/Moderate Total</i>	<i>208</i>	<i>20.7%</i>	<i>46,957</i>	<i>19.7%</i>	<i>1</i>	<i>20.0%</i>	<i>105</i>	<i>15.1%</i>
Middle	450	44.7%	96,704	40.6%	2	40.0%	80	11.5%
Upper	349	34.7%	94,741	39.7%	2	40.0%	510	73.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,007</i>	<i>100.0%</i>	<i>238,402</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>695</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	501	49.8%	96,023	40.3%	4	80.0%	665	95.7%
Over \$1 Million	421	41.8%	118,439	49.7%	0	0.0%	0	0.0%
Not Known	85	8.4%	23,940	10.0%	1	20.0%	30	4.3%
<i>Total</i>	<i>1,007</i>	<i>100.0%</i>	<i>238,402</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>695</i>	<i>100.0%</i>
	By Loan Size							
\$100,000 or less	471	46.8%	25,591	10.7%	3	60.0%	180	25.9%
\$100,001 - \$250,000	258	25.6%	48,829	20.5%	1	20.0%	105	15.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	278	27.6%	163,982	68.8%	1	20.0%	410	59.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1,007</i>	<i>100.0%</i>	<i>238,402</i>	<i>100.0%</i>	<i>5</i>	<i>100.0%</i>	<i>695</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	276	55.1%	14,042	14.6%	2	50.0%	150	22.6%
\$100,001 - \$250,000	119	23.8%	22,072	23.0%	1	25.0%	105	15.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	106	21.2%	59,909	62.4%	1	25.0%	410	61.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>501</i>	<i>100.0%</i>	<i>96,023</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>

CRA Loan Distribution Table

Assessment Area: All Florida (2006)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	18	2.1%	3,885	1.8%	0	0.0%	0	0.0%
Moderate	168	19.3%	44,044	20.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>186</i>	<i>21.4%</i>	<i>47,929</i>	<i>21.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	393	45.1%	97,764	44.7%	1	25.0%	400	41.7%
Upper	292	33.5%	73,063	33.4%	3	75.0%	560	58.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>871</i>	<i>100.0%</i>	<i>218,756</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>960</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	360	41.3%	69,962	32.0%	3	75.0%	860	89.6%
Over \$1 Million	414	47.5%	125,410	57.3%	0	0.0%	0	0.0%
Not Known	97	11.1%	23,384	10.7%	1	25.0%	100	10.4%
<i>Total</i>	<i>871</i>	<i>100.0%</i>	<i>218,756</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>960</i>	<i>100.0%</i>
	By Loan Size							
\$100,000 or less	373	42.8%	21,949	10.0%	2	50.0%	150	15.6%
\$100,001 - \$250,000	227	26.1%	40,639	18.6%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	271	31.1%	156,168	71.4%	2	50.0%	810	84.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>871</i>	<i>100.0%</i>	<i>218,756</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>960</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	196	54.4%	11,034	15.8%	1	33.3%	50	5.8%
\$100,001 - \$250,000	90	25.0%	15,410	22.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	74	20.6%	43,518	62.2%	2	66.7%	810	94.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>360</i>	<i>100.0%</i>	<i>69,962</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>860</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Assessment Area: Florida (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	5,988	1.9%	257,966	3.2%	34	2.0%	1,507	4.4%
Moderate	56,209	18.2%	1,657,594	20.4%	256	15.3%	6,202	18.3%
<i>Low/Moderate Total</i>	62,197	20.1%	1,915,560	23.6%	290	17.3%	7,709	22.8%
Middle	139,783	45.3%	3,334,388	41.1%	807	48.2%	11,529	34.0%
Upper	106,646	34.5%	2,861,510	35.3%	578	34.5%	14,636	43.2%
Unknown	53	0.0%	1,825	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	308,679	100.0%	8,113,283	100.0%	1,675	100.0%	33,874	100.0%
	By Revenue							
Total \$1 Million or Less	136,329	44.2%	3,480,349	42.9%	1,277	76.2%	18,423	54.4%
	By Loan Size							
\$100,000 or Less	295,679	95.8%	3,286,997	40.5%	1,598	95.4%	13,871	40.9%
\$100,001 - \$250,000	6,039	2.0%	1,084,090	13.4%	49	2.9%	8,800	26.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6,961	2.3%	3,742,196	46.1%	28	1.7%	11,203	33.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	308,679	100.0%	8,113,283	100.0%	1,675	100.0%	33,874	100.0%

HMDA Loan Distribution Table

Cape Coral/Fort Meyers, FL MSA 15980 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.1%	66	0.0%	9	0.9%	1,071	0.4%
Moderate	60	5.7%	9,691	3.2%	50	4.8%	6,697	2.2%
<i>Low/Moderate Total</i>	<i>61</i>	<i>5.8%</i>	<i>9,757</i>	<i>3.2%</i>	<i>59</i>	<i>5.6%</i>	<i>7,768</i>	<i>2.6%</i>
Middle	683	65.3%	166,804	55.2%	106	10.1%	20,171	6.7%
Upper	302	28.9%	125,765	41.6%	676	64.6%	221,298	73.2%
Unknown	0	0.0%	0	0.0%	205	19.6%	53,089	17.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,046	100.0%	302,326	100.0%	1,046	100.0%	302,326	100.0%
Refinance								
Low	1	0.3%	65	0.1%	14	4.8%	1,310	1.9%
Moderate	11	3.8%	1,411	2.1%	25	8.6%	2,690	3.9%
<i>Low/Moderate Total</i>	<i>12</i>	<i>4.1%</i>	<i>1,476</i>	<i>2.2%</i>	<i>39</i>	<i>13.4%</i>	<i>4,000</i>	<i>5.8%</i>
Middle	180	62.1%	32,577	47.5%	52	17.9%	8,238	12.0%
Upper	98	33.8%	34,515	50.3%	144	49.7%	44,078	64.3%
Unknown	0	0.0%	0	0.0%	55	19.0%	12,252	17.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	290	100.0%	68,568	100.0%	290	100.0%	68,568	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	3	10.3%	29	1.1%
Moderate	0	0.0%	0	0.0%	2	6.9%	50	1.9%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>17.2%</i>	<i>79</i>	<i>2.9%</i>
Middle	25	86.2%	2,436	90.4%	8	27.6%	615	22.8%
Upper	4	13.8%	259	9.6%	11	37.9%	1,243	46.1%
Unknown	0	0.0%	0	0.0%	5	17.2%	758	28.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	29	100.0%	2,695	100.0%	29	100.0%	2,695	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.1%	131	0.0%	26	1.9%	2,410	0.6%
Moderate	71	5.2%	11,102	3.0%	77	5.6%	9,437	2.5%
<i>Low/Moderate Total</i>	<i>73</i>	<i>5.3%</i>	<i>11,233</i>	<i>3.0%</i>	<i>103</i>	<i>7.5%</i>	<i>11,847</i>	<i>3.2%</i>
Middle	888	65.1%	201,817	54.0%	166	12.2%	29,024	7.8%
Upper	404	29.6%	160,539	43.0%	831	60.9%	266,619	71.4%
Unknown	0	0.0%	0	0.0%	265	19.4%	66,099	17.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,365	100.0%	373,589	100.0%	1,365	100.0%	373,589	100.0%

HMDA Loan Distribution Table

Cape Coral/Fort Meyers, FL MSA 15980 (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.1%	205	0.1%	6	0.8%	960	0.4%
Moderate	54	7.0%	10,466	4.8%	35	4.5%	4,859	2.2%
<i>Low/Moderate Total</i>	55	7.1%	10,671	4.9%	41	5.3%	5,819	2.7%
Middle	523	67.8%	132,172	60.6%	69	8.9%	12,814	5.9%
Upper	193	25.0%	75,121	34.5%	570	73.9%	172,771	79.3%
Unknown	0	0.0%	0	0.0%	91	11.8%	26,560	12.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	771	100.0%	217,964	100.0%	771	100.0%	217,964	100.0%
Refinance								
Low	1	0.2%	83	0.1%	11	2.6%	752	0.7%
Moderate	15	3.5%	3,043	2.9%	48	11.2%	6,075	5.7%
<i>Low/Moderate Total</i>	16	3.7%	3,126	2.9%	59	13.8%	6,827	6.4%
Middle	282	65.9%	58,871	55.2%	72	16.8%	11,268	10.6%
Upper	130	30.4%	44,686	41.9%	223	52.1%	67,927	63.7%
Unknown	0	0.0%	0	0.0%	74	17.3%	20,661	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	428	100.0%	106,683	100.0%	428	100.0%	106,683	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	3.1%	18	0.2%	3	9.4%	194	2.0%
<i>Low/Moderate Total</i>	1	3.1%	18	0.2%	3	9.4%	194	2.0%
Middle	24	75.0%	3,434	35.9%	5	15.6%	283	3.0%
Upper	7	21.9%	6,112	63.9%	20	62.5%	7,541	78.8%
Unknown	0	0.0%	0	0.0%	4	12.5%	1,546	16.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	32	100.0%	9,564	100.0%	32	100.0%	9,564	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.2%	288	0.1%	17	1.4%	1,712	0.5%
Moderate	70	5.7%	13,527	4.0%	86	7.0%	11,128	3.3%
<i>Low/Moderate Total</i>	72	5.8%	13,815	4.1%	103	8.4%	12,840	3.8%
Middle	829	67.3%	194,477	58.2%	146	11.9%	24,365	7.3%
Upper	330	26.8%	125,919	37.7%	813	66.0%	248,239	74.3%
Unknown	0	0.0%	0	0.0%	169	13.7%	48,767	14.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	1,231	100.0%	334,211	100.0%	1,231	100.0%	334,211	100.0%

Peer Group HMDA Loan Distribution Table

Cape Coral/Fort Meyers, FL MSA 15980 (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase												
Low	347	0.6%	33,141	0.3%	691	1.2%	63,786	0.5%				
Moderate	5,319	9.0%	694,525	5.9%	3,485	5.9%	409,713	3.5%				
<i>Low/Moderate Total</i>	<i>5,666</i>	<i>9.6%</i>	<i>727,666</i>	<i>6.1%</i>	<i>4,176</i>	<i>7.1%</i>	<i>473,499</i>	<i>4.0%</i>				
Middle	37,793	64.0%	6,801,773	57.4%	9,163	15.5%	1,281,255	10.8%				
Upper	15,580	26.4%	4,327,361	36.5%	34,289	58.1%	7,868,377	66.4%				
Unknown	0	0.0%	0	0.0%	11,411	19.3%	2,233,669	18.8%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>59,039</i>	<i>100.0%</i>	<i>11,856,800</i>	<i>100.0%</i>	<i>59,039</i>	<i>100.0%</i>	<i>11,856,800</i>	<i>100.0%</i>				
Refinance												
Low	128	0.4%	11,155	0.2%	854	3.0%	75,987	1.4%				
Moderate	2,326	8.1%	285,174	5.2%	3,776	13.1%	475,923	8.7%				
<i>Low/Moderate Total</i>	<i>2,454</i>	<i>8.5%</i>	<i>296,329</i>	<i>5.4%</i>	<i>4,630</i>	<i>16.0%</i>	<i>551,910</i>	<i>10.1%</i>				
Middle	20,757	71.9%	3,580,186	65.3%	6,728	23.3%	1,047,310	19.1%				
Upper	5,651	19.6%	1,609,890	29.3%	11,799	40.9%	2,838,254	51.7%				
Unknown	0	0.0%	0	0.0%	5,705	19.8%	1,048,931	19.1%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>28,862</i>	<i>100.0%</i>	<i>5,486,405</i>	<i>100.0%</i>	<i>28,862</i>	<i>100.0%</i>	<i>5,486,405</i>	<i>100.0%</i>				
Home Improvement												
Low	15	0.6%	1,203	0.4%	90	3.8%	5,273	1.7%				
Moderate	207	8.7%	17,439	5.6%	351	14.8%	30,679	9.8%				
<i>Low/Moderate Total</i>	<i>222</i>	<i>9.3%</i>	<i>18,642</i>	<i>6.0%</i>	<i>441</i>	<i>18.5%</i>	<i>35,952</i>	<i>11.5%</i>				
Middle	1,700	71.5%	206,205	66.1%	679	28.5%	71,979	23.1%				
Upper	457	19.2%	86,948	27.9%	1,142	48.0%	186,320	59.8%				
Unknown	0	0.0%	0	0.0%	117	4.9%	17,544	5.6%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>2,379</i>	<i>100.0%</i>	<i>311,795</i>	<i>100.0%</i>	<i>2,379</i>	<i>100.0%</i>	<i>311,795</i>	<i>100.0%</i>				
Multi-Family												
Low	1	1.7%	800	0.6%	0	0.0%	0	0.0%				
Moderate	21	35.6%	70,596	50.0%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	<i>22</i>	<i>37.3%</i>	<i>71,396</i>	<i>50.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>				
Middle	29	49.2%	49,270	34.9%	0	0.0%	0	0.0%				
Upper	8	13.6%	20,518	14.5%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	59	100.0%	141,184	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>141,184</i>	<i>100.0%</i>	<i>59</i>	<i>100.0%</i>	<i>141,184</i>	<i>100.0%</i>				
HMDA Totals												
Low	491	0.5%	46,299	0.3%	1,635	1.8%	145,046	0.8%				
Moderate	7,873	8.7%	1,067,734	6.0%	7,612	8.4%	916,315	5.1%				
<i>Low/Moderate Total</i>	<i>8,364</i>	<i>9.3%</i>	<i>1,114,033</i>	<i>6.3%</i>	<i>9,247</i>	<i>10.2%</i>	<i>1,061,361</i>	<i>6.0%</i>				
Middle	60,279	66.7%	10,637,434	59.8%	16,570	18.3%	2,400,544	13.5%				
Upper	21,696	24.0%	6,044,717	34.0%	47,230	52.3%	10,892,951	61.2%				
Unknown	0	0.0%	0	0.0%	17,292	19.1%	3,441,328	19.3%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
<i>Total</i>	<i>90,339</i>	<i>100.0%</i>	<i>17,796,184</i>	<i>100.0%</i>	<i>90,339</i>	<i>100.0%</i>	<i>17,796,184</i>	<i>100.0%</i>				

CRA Loan Distribution Table
Cape Coral/Fort Meyers, FL MSA 15980 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	6	2.3%	703	1.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	42	15.8%	10,373	15.8%	0	0.0%	0	0.0%	2	4.2%	1,150	10.0%
<i>Low/Moderate Total</i>	48	18.0%	11,076	16.9%	0	0.0%	0	0.0%	2	4.2%	1,150	10.0%
Middle	145	54.5%	30,717	46.8%	0	0.0%	0	0.0%	28	58.3%	3,844	33.3%
Upper	73	27.4%	23,819	36.3%	0	0.0%	0	0.0%	18	37.5%	6,542	56.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	266	100.0%	65,612	100.0%	0	0.0%	0	0.0%	48	100.0%	11,536	100.0%
By Revenue												
Total \$1 Million or Less	136	51.1%	26,743	40.8%	0	0.0%	0	0.0%	31	64.6%	7,068	61.3%
Over \$1 Million	106	39.8%	32,456	49.5%	0	0.0%	0	0.0%	12	25.0%	1,942	16.8%
Not Known	24	9.0%	6,413	9.8%	0	0.0%	0	0.0%	5	10.4%	2,526	21.9%
<i>Total</i>	266	100.0%	65,612	100.0%	0	0.0%	0	0.0%	48	100.0%	11,536	100.0%
By Loan Size												
\$100,000 or less	113	42.5%	6,383	9.7%	0	0.0%	0	0.0%	21	43.8%	1,390	12.0%
\$100,001 - \$250,000	72	27.1%	13,598	20.7%	0	0.0%	0	0.0%	12	25.0%	2,056	17.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	81	30.5%	45,631	69.5%	0	0.0%	0	0.0%	15	31.3%	8,090	70.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	266	100.0%	65,612	100.0%	0	0.0%	0	0.0%	48	100.0%	11,536	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	66	48.5%	3,562	13.3%	0	0.0%	0	0.0%	12	38.7%	739	10.5%
\$100,001 - \$250,000	38	27.9%	6,783	25.4%	0	0.0%	0	0.0%	10	32.3%	1,647	23.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	32	23.5%	16,398	61.3%	0	0.0%	0	0.0%	9	29.0%	4,682	66.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	136	100.0%	26,743	100.0%	0	0.0%	0	0.0%	31	100.0%	7,068	100.0%

CRA Loan Distribution Table
Cape Coral/Fort Meyers, FL MSA 15980 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	5	2.7%	733	1.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	25	13.6%	6,152	12.4%	0	0.0%	0	0.0%	4	15.4%	989	13.6%
<i>Low/Moderate Total</i>	<i>30</i>	<i>16.3%</i>	<i>6,885</i>	<i>13.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>4</i>	<i>15.4%</i>	<i>989</i>	<i>13.6%</i>
Middle	104	56.5%	26,224	52.8%	0	0.0%	0	0.0%	13	50.0%	4,010	55.3%
Upper	50	27.2%	16,551	33.3%	0	0.0%	0	0.0%	9	34.6%	2,257	31.1%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>184</i>	<i>100.0%</i>	<i>49,660</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>26</i>	<i>100.0%</i>	<i>7,256</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	72	39.1%	16,297	32.8%	0	0.0%	0	0.0%	15	57.7%	4,188	57.7%
Over \$1 Million	94	51.1%	30,787	62.0%	0	0.0%	0	0.0%	10	38.5%	2,852	39.3%
Not Known	18	9.8%	2,576	5.2%	0	0.0%	0	0.0%	1	3.8%	216	3.0%
<i>Total</i>	<i>184</i>	<i>100.0%</i>	<i>49,660</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>26</i>	<i>100.0%</i>	<i>7,256</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	69	37.5%	3,797	7.6%	0	0.0%	0	0.0%	6	23.1%	358	4.9%
\$100,001 - \$250,000	49	26.6%	8,384	16.9%	0	0.0%	0	0.0%	11	42.3%	2,297	31.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	66	35.9%	37,479	75.5%	0	0.0%	0	0.0%	9	34.6%	4,601	63.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>184</i>	<i>100.0%</i>	<i>49,660</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>26</i>	<i>100.0%</i>	<i>7,256</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	36	50.0%	1,972	12.1%	0	0.0%	0	0.0%	3	20.0%	163	3.9%
\$100,001 - \$250,000	19	26.4%	3,083	18.9%	0	0.0%	0	0.0%	7	46.7%	1,552	37.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	17	23.6%	11,242	69.0%	0	0.0%	0	0.0%	5	33.3%	2,473	59.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>16,297</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>15</i>	<i>100.0%</i>	<i>4,188</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Cape Coral/Fort Meyers, FL MSA 15980 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	159	0.8%	8,746	1.7%	2	1.4%	7	0.3%
Moderate	2,334	11.6%	68,726	13.1%	14	9.6%	83	4.1%
<i>Low/Moderate Total</i>	2,493	12.3%	77,472	14.7%	16	11.0%	90	4.5%
Middle	12,205	60.5%	280,840	53.4%	95	65.1%	1,395	69.2%
Upper	5,002	24.8%	162,490	30.9%	29	19.9%	520	25.8%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	489	2.4%	4,846	0.9%	6	4.1%	10	0.5%
<i>Total</i>	20,189	100.0%	525,648	100.0%	146	100.0%	2,015	100.0%
	By Revenue							
Total \$1 Million or Less	8,782	43.5%	247,722	47.1%	121	82.9%	1,650	81.9%
	By Loan Size							
\$100,000 or Less	19,364	95.9%	200,735	38.2%	143	97.9%	1,296	64.3%
\$100,001 - \$250,000	347	1.7%	61,621	11.7%	2	1.4%	450	22.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	478	2.4%	263,292	50.1%	1	0.7%	269	13.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	20,189	100.0%	525,648	100.0%	146	100.0%	2,015	100.0%

HMDA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	0.6%	294	0.2%	6	1.1%	785	0.5%
Moderate	81	15.4%	19,005	11.3%	34	6.5%	5,042	3.0%
<i>Low/Moderate Total</i>	<i>84</i>	<i>15.9%</i>	<i>19,299</i>	<i>11.5%</i>	<i>40</i>	<i>7.6%</i>	<i>5,827</i>	<i>3.5%</i>
Middle	323	61.3%	76,997	45.8%	64	12.1%	11,006	6.6%
Upper	120	22.8%	71,641	42.7%	329	62.4%	122,406	72.9%
Unknown	0	0.0%	0	0.0%	94	17.8%	28,698	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>527</i>	<i>100.0%</i>	<i>167,937</i>	<i>100.0%</i>	<i>527</i>	<i>100.0%</i>	<i>167,937</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	6	4.8%	592	1.3%
Moderate	16	12.7%	3,265	7.2%	12	9.5%	1,790	3.9%
<i>Low/Moderate Total</i>	<i>16</i>	<i>12.7%</i>	<i>3,265</i>	<i>7.2%</i>	<i>18</i>	<i>14.3%</i>	<i>2,382</i>	<i>5.3%</i>
Middle	65	51.6%	20,318	44.8%	23	18.3%	3,806	8.4%
Upper	45	35.7%	21,788	48.0%	68	54.0%	34,092	75.1%
Unknown	0	0.0%	0	0.0%	17	13.5%	5,091	11.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>45,371</i>	<i>100.0%</i>	<i>126</i>	<i>100.0%</i>	<i>45,371</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	37.5%	317	16.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>3</i>	<i>37.5%</i>	<i>317</i>	<i>16.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	3	37.5%	1,277	65.4%	3	37.5%	307	15.7%
Upper	2	25.0%	360	18.4%	4	50.0%	1,390	71.1%
Unknown	0	0.0%	0	0.0%	1	12.5%	257	13.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>1,954</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>1,954</i>	<i>100.0%</i>
Multi-Family								
Low	1	50.0%	70	2.7%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>70</i>	<i>2.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	50.0%	2,500	97.3%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	2,570	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>2,570</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>2,570</i>	<i>100.0%</i>
HMDA Totals								
Low	4	0.6%	364	0.2%	12	1.8%	1,377	0.6%
Moderate	100	15.1%	22,587	10.4%	46	6.9%	6,832	3.1%
<i>Low/Moderate Total</i>	<i>104</i>	<i>15.7%</i>	<i>22,951</i>	<i>10.5%</i>	<i>58</i>	<i>8.7%</i>	<i>8,209</i>	<i>3.8%</i>
Middle	392	59.1%	101,092	46.4%	90	13.6%	15,119	6.9%
Upper	167	25.2%	93,789	43.1%	401	60.5%	157,888	72.5%
Unknown	0	0.0%	0	0.0%	114	17.2%	36,616	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>663</i>	<i>100.0%</i>	<i>217,832</i>	<i>100.0%</i>	<i>663</i>	<i>100.0%</i>	<i>217,832</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2006)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	8	2.7%	569	0.6%
Moderate	71	23.7%	12,537	13.6%	21	7.0%	2,453	2.7%
<i>Low/Moderate Total</i>	<i>71</i>	<i>23.7%</i>	<i>12,537</i>	<i>13.6%</i>	<i>29</i>	<i>9.7%</i>	<i>3,022</i>	<i>3.3%</i>
Middle	156	52.2%	40,842	44.5%	49	16.4%	8,077	8.8%
Upper	72	24.1%	38,490	41.9%	177	59.2%	62,827	68.4%
Unknown	0	0.0%	0	0.0%	44	14.7%	17,943	19.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>299</i>	<i>100.0%</i>	<i>91,869</i>	<i>100.0%</i>	<i>299</i>	<i>100.0%</i>	<i>91,869</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	5	2.9%	441	0.9%
Moderate	32	18.5%	3,964	8.2%	28	16.2%	3,081	6.4%
<i>Low/Moderate Total</i>	<i>32</i>	<i>18.5%</i>	<i>3,964</i>	<i>8.2%</i>	<i>33</i>	<i>19.1%</i>	<i>3,522</i>	<i>7.3%</i>
Middle	83	48.0%	18,287	38.1%	33	19.1%	5,144	10.7%
Upper	58	33.5%	25,804	53.7%	87	50.3%	35,081	73.0%
Unknown	0	0.0%	0	0.0%	20	11.6%	4,308	9.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>173</i>	<i>100.0%</i>	<i>48,055</i>	<i>100.0%</i>	<i>173</i>	<i>100.0%</i>	<i>48,055</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	6.7%	10	0.3%
Moderate	1	6.7%	345	11.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>6.7%</i>	<i>345</i>	<i>11.0%</i>	<i>1</i>	<i>6.7%</i>	<i>10</i>	<i>0.3%</i>
Middle	11	73.3%	1,668	53.1%	6	40.0%	265	8.4%
Upper	3	20.0%	1,128	35.9%	7	46.7%	2,786	88.7%
Unknown	0	0.0%	0	0.0%	1	6.7%	80	2.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>3,141</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>3,141</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	0	0.0%	0	0.0%	14	2.9%	1,020	0.7%
Moderate	104	21.4%	16,846	11.8%	49	10.1%	5,534	3.9%
<i>Low/Moderate Total</i>	<i>104</i>	<i>21.4%</i>	<i>16,846</i>	<i>11.8%</i>	<i>63</i>	<i>12.9%</i>	<i>6,554</i>	<i>4.6%</i>
Middle	250	51.3%	60,797	42.5%	88	18.1%	13,486	9.4%
Upper	133	27.3%	65,422	45.7%	271	55.6%	100,694	70.4%
Unknown	0	0.0%	0	0.0%	65	13.3%	22,331	15.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>487</i>	<i>100.0%</i>	<i>143,065</i>	<i>100.0%</i>	<i>487</i>	<i>100.0%</i>	<i>143,065</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2005 Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	107	0.2%	10,763	0.1%	685	1.5%	68,565	0.7%	
Moderate	7,427	15.8%	1,077,687	10.2%	3,607	7.7%	443,652	4.2%	
<i>Low/Moderate Total</i>	<i>7,534</i>	<i>16.0%</i>	<i>1,088,450</i>	<i>10.3%</i>	<i>4,292</i>	<i>9.1%</i>	<i>512,217</i>	<i>4.9%</i>	
Middle	25,212	53.6%	5,021,326	47.6%	7,501	16.0%	1,132,958	10.7%	
Upper	14,256	30.3%	4,433,759	42.1%	27,012	57.5%	7,081,714	67.2%	
Unknown	0	0.0%	0	0.0%	8,197	17.4%	1,816,646	17.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>47,002</i>	<i>100.0%</i>	<i>10,543,535</i>	<i>100.0%</i>	<i>47,002</i>	<i>100.0%</i>	<i>10,543,535</i>	<i>100.0%</i>	
	Refinance								
Low	107	0.4%	10,814	0.2%	1,199	4.0%	112,115	1.9%	
Moderate	5,187	17.5%	700,969	11.6%	4,642	15.6%	593,216	9.8%	
<i>Low/Moderate Total</i>	<i>5,294</i>	<i>17.8%</i>	<i>711,783</i>	<i>11.8%</i>	<i>5,841</i>	<i>19.7%</i>	<i>705,331</i>	<i>11.7%</i>	
Middle	17,325	58.3%	3,160,773	52.4%	7,009	23.6%	1,127,281	18.7%	
Upper	7,096	23.9%	2,160,892	35.8%	11,651	39.2%	3,167,826	52.5%	
Unknown	0	0.0%	0	0.0%	5,214	17.5%	1,033,010	17.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>29,715</i>	<i>100.0%</i>	<i>6,033,448</i>	<i>100.0%</i>	<i>29,715</i>	<i>100.0%</i>	<i>6,033,448</i>	<i>100.0%</i>	
	Home Improvement								
Low	8	0.3%	634	0.2%	132	4.7%	8,101	2.2%	
Moderate	497	17.9%	46,901	12.8%	529	19.0%	43,631	11.9%	
<i>Low/Moderate Total</i>	<i>505</i>	<i>18.1%</i>	<i>47,535</i>	<i>12.9%</i>	<i>661</i>	<i>23.7%</i>	<i>51,732</i>	<i>14.1%</i>	
Middle	1,721	61.8%	204,926	55.7%	829	29.8%	86,910	23.6%	
Upper	558	20.0%	115,173	31.3%	1,163	41.8%	205,856	56.0%	
Unknown	0	0.0%	0	0.0%	131	4.7%	23,136	6.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>2,784</i>	<i>100.0%</i>	<i>367,634</i>	<i>100.0%</i>	<i>2,784</i>	<i>100.0%</i>	<i>367,634</i>	<i>100.0%</i>	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	20	38.5%	57,642	22.3%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>20</i>	<i>38.5%</i>	<i>57,642</i>	<i>22.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	27	51.9%	146,557	56.6%	0	0.0%	0	0.0%	
Upper	5	9.6%	54,821	21.2%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	52	100.0%	259,020	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>259,020</i>	<i>100.0%</i>	<i>52</i>	<i>100.0%</i>	<i>259,020</i>	<i>100.0%</i>	
	HMDA Totals								
Low	222	0.3%	22,211	0.1%	2,016	2.5%	188,781	1.1%	
Moderate	13,131	16.5%	1,883,199	10.9%	8,778	11.0%	1,080,499	6.3%	
<i>Low/Moderate Total</i>	<i>13,353</i>	<i>16.8%</i>	<i>1,905,410</i>	<i>11.1%</i>	<i>10,794</i>	<i>13.6%</i>	<i>1,269,280</i>	<i>7.4%</i>	
Middle	44,285	55.7%	8,533,582	49.6%	15,339	19.3%	2,347,149	13.6%	
Upper	21,915	27.5%	6,764,645	39.3%	39,826	50.1%	10,455,396	60.8%	
Unknown	0	0.0%	0	0.0%	13,594	17.1%	3,131,812	18.2%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>79,553</i>	<i>100.0%</i>	<i>17,203,637</i>	<i>100.0%</i>	<i>79,553</i>	<i>100.0%</i>	<i>17,203,637</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	19	15.8%	2,455	10.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>19</i>	<i>15.8%</i>	<i>2,455</i>	<i>10.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	51	42.5%	10,479	42.9%	0	0.0%	0	0.0%	5	45.5%	1,467	53.0%
Upper	50	41.7%	11,510	47.1%	0	0.0%	0	0.0%	6	54.5%	1,300	47.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>120</i>	<i>100.0%</i>	<i>24,444</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,767</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	54	45.0%	7,972	32.6%	0	0.0%	0	0.0%	5	45.5%	1,102	39.8%
Over \$1 Million	51	42.5%	12,086	49.4%	0	0.0%	0	0.0%	4	36.4%	850	30.7%
Not Known	15	12.5%	4,386	17.9%	0	0.0%	0	0.0%	2	18.2%	815	29.5%
<i>Total</i>	<i>120</i>	<i>100.0%</i>	<i>24,444</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,767</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	65	54.2%	3,637	14.9%	0	0.0%	0	0.0%	4	36.4%	315	11.4%
\$100,001 - \$250,000	28	23.3%	5,241	21.4%	0	0.0%	0	0.0%	4	36.4%	702	25.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	22.5%	15,566	63.7%	0	0.0%	0	0.0%	3	27.3%	1,750	63.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>120</i>	<i>100.0%</i>	<i>24,444</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>11</i>	<i>100.0%</i>	<i>2,767</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	38	70.4%	1,990	25.0%	0	0.0%	0	0.0%	1	20.0%	50	4.5%
\$100,001 - \$250,000	9	16.7%	1,925	24.1%	0	0.0%	0	0.0%	3	60.0%	452	41.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	13.0%	4,057	50.9%	0	0.0%	0	0.0%	1	20.0%	600	54.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>7,972</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>100.0%</i>	<i>1,102</i>	<i>100.0%</i>

CRA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	9	11.4%	3,360	15.1%	0	0.0%	0	0.0%	1	14.3%	360	19.4%
<i>Low/Moderate Total</i>	9	11.4%	3,360	15.1%	0	0.0%	0	0.0%	1	14.3%	360	19.4%
Middle	32	40.5%	9,444	42.4%	0	0.0%	0	0.0%	2	28.6%	395	21.3%
Upper	38	48.1%	9,473	42.5%	1	100.0%	100	100.0%	4	57.1%	1,100	59.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	79	100.0%	22,277	100.0%	1	100.0%	100	100.0%	7	100.0%	1,855	100.0%
By Revenue												
Total \$1 Million or Less	30	38.0%	7,260	32.6%	0	0.0%	0	0.0%	2	28.6%	395	21.3%
Over \$1 Million	31	39.2%	8,540	38.3%	0	0.0%	0	0.0%	3	42.9%	600	32.3%
Not Known	18	22.8%	6,477	29.1%	1	100.0%	100	100.0%	2	28.6%	860	46.4%
<i>Total</i>	79	100.0%	22,277	100.0%	1	100.0%	100	100.0%	7	100.0%	1,855	100.0%
By Loan Size												
\$100,000 or less	29	36.7%	1,981	8.9%	1	100.0%	100	100.0%	1	14.3%	100	5.4%
\$100,001 - \$250,000	23	29.1%	4,136	18.6%	0	0.0%	0	0.0%	4	57.1%	895	48.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	27	34.2%	16,160	72.5%	0	0.0%	0	0.0%	2	28.6%	860	46.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	79	100.0%	22,277	100.0%	1	100.0%	100	100.0%	7	100.0%	1,855	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	43.3%	898	12.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	9	30.0%	1,623	22.4%	0	0.0%	0	0.0%	2	100.0%	395	100.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	8	26.7%	4,739	65.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	30	100.0%	7,260	100.0%	0	0.0%	0	0.0%	2	100.0%	395	100.0%

Peer Group CRA Loan Distribution Table

Sarasota/Bradenton/Venice, FL MSA 42260 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	66	0.2%	2,388	0.4%	0	0.0%	0	0.0%
Moderate	4,604	17.2%	110,847	17.0%	22	12.9%	412	9.0%
<i>Low/Moderate Total</i>	4,670	17.5%	113,235	17.4%	22	12.9%	412	9.0%
Middle	13,674	51.2%	327,971	50.4%	92	53.8%	1,608	35.1%
Upper	7,769	29.1%	202,752	31.1%	54	31.6%	2,513	54.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	591	2.2%	7,037	1.1%	3	1.8%	47	1.0%
<i>Total</i>	26,704	100.0%	650,995	100.0%	171	100.0%	4,580	100.0%
	By Revenue							
Total \$1 Million or Less	11,944	44.7%	291,200	44.7%	132	77.2%	3,156	68.9%
	By Loan Size							
\$100,000 or Less	25,650	96.1%	277,755	42.7%	161	94.2%	1,854	40.5%
\$100,001 - \$250,000	517	1.9%	91,427	14.0%	6	3.5%	1,090	23.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	537	2.0%	281,813	43.3%	4	2.3%	1,636	35.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	26,704	100.0%	650,995	100.0%	171	100.0%	4,580	100.0%

HMDA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	0.7%	193	0.3%	5	1.8%	416	0.5%
Moderate	34	12.1%	5,751	7.6%	22	7.9%	2,240	2.9%
<i>Low/Moderate Total</i>	<i>36</i>	<i>12.9%</i>	<i>5,944</i>	<i>7.8%</i>	<i>27</i>	<i>9.6%</i>	<i>2,656</i>	<i>3.5%</i>
Middle	159	56.8%	44,158	58.0%	25	8.9%	2,912	3.8%
Upper	85	30.4%	25,981	34.1%	175	62.5%	56,742	74.6%
Unknown	0	0.0%	0	0.0%	53	18.9%	13,773	18.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>280</i>	<i>100.0%</i>	<i>76,083</i>	<i>100.0%</i>	<i>280</i>	<i>100.0%</i>	<i>76,083</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	6	4.2%	386	1.4%
Moderate	21	14.7%	2,620	9.3%	21	14.7%	2,143	7.6%
<i>Low/Moderate Total</i>	<i>21</i>	<i>14.7%</i>	<i>2,620</i>	<i>9.3%</i>	<i>27</i>	<i>18.9%</i>	<i>2,529</i>	<i>8.9%</i>
Middle	57	39.9%	10,631	37.6%	32	22.4%	4,387	15.5%
Upper	65	45.5%	15,011	53.1%	68	47.6%	17,417	61.6%
Unknown	0	0.0%	0	0.0%	16	11.2%	3,929	13.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>28,262</i>	<i>100.0%</i>	<i>143</i>	<i>100.0%</i>	<i>28,262</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	2	11.8%	105	11.5%
Moderate	3	17.6%	127	13.9%	4	23.5%	81	8.9%
<i>Low/Moderate Total</i>	<i>3</i>	<i>17.6%</i>	<i>127</i>	<i>13.9%</i>	<i>6</i>	<i>35.3%</i>	<i>186</i>	<i>20.4%</i>
Middle	11	64.7%	669	73.4%	4	23.5%	169	18.5%
Upper	3	17.6%	116	12.7%	6	35.3%	487	53.4%
Unknown	0	0.0%	0	0.0%	1	5.9%	70	7.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>912</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>912</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	2	0.5%	193	0.2%	13	3.0%	907	0.9%
Moderate	58	13.2%	8,498	8.1%	47	10.7%	4,464	4.2%
<i>Low/Moderate Total</i>	<i>60</i>	<i>13.6%</i>	<i>8,691</i>	<i>8.3%</i>	<i>60</i>	<i>13.6%</i>	<i>5,371</i>	<i>5.1%</i>
Middle	227	51.6%	55,458	52.7%	61	13.9%	7,468	7.1%
Upper	153	34.8%	41,108	39.1%	249	56.6%	74,646	70.9%
Unknown	0	0.0%	0	0.0%	70	15.9%	17,772	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>440</i>	<i>100.0%</i>	<i>105,257</i>	<i>100.0%</i>	<i>440</i>	<i>100.0%</i>	<i>105,257</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	9	3.5%	826	1.3%
Moderate	40	15.7%	5,561	8.8%	19	7.5%	2,128	3.4%
<i>Low/Moderate Total</i>	<i>40</i>	<i>15.7%</i>	<i>5,561</i>	<i>8.8%</i>	<i>28</i>	<i>11.0%</i>	<i>2,954</i>	<i>4.7%</i>
Middle	117	45.9%	29,664	47.0%	36	14.1%	4,992	7.9%
Upper	98	38.4%	27,946	44.2%	162	63.5%	48,386	76.6%
Unknown	0	0.0%	0	0.0%	29	11.4%	6,839	10.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	255	100.0%	63,171	100.0%	255	100.0%	63,171	100.0%
Refinance								
Low	1	0.3%	90	0.2%	29	10.0%	2,321	4.1%
Moderate	36	12.5%	4,324	7.7%	52	18.0%	5,334	9.5%
<i>Low/Moderate Total</i>	<i>37</i>	<i>12.8%</i>	<i>4,414</i>	<i>7.9%</i>	<i>81</i>	<i>28.0%</i>	<i>7,655</i>	<i>13.6%</i>
Middle	143	49.5%	21,951	39.1%	44	15.2%	5,913	10.5%
Upper	109	37.7%	29,782	53.0%	145	50.2%	38,212	68.1%
Unknown	0	0.0%	0	0.0%	19	6.6%	4,367	7.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	289	100.0%	56,147	100.0%	289	100.0%	56,147	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	3.2%	15	1.1%
Moderate	4	12.9%	87	6.2%	7	22.6%	173	12.4%
<i>Low/Moderate Total</i>	<i>4</i>	<i>12.9%</i>	<i>87</i>	<i>6.2%</i>	<i>8</i>	<i>25.8%</i>	<i>188</i>	<i>13.4%</i>
Middle	18	58.1%	792	56.6%	8	25.8%	314	22.4%
Upper	9	29.0%	520	37.2%	13	41.9%	747	53.4%
Unknown	0	0.0%	0	0.0%	2	6.5%	150	10.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31	100.0%	1,399	100.0%	31	100.0%	1,399	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	0.2%	90	0.1%	39	6.8%	3,162	2.6%
Moderate	80	13.9%	9,972	8.3%	78	13.6%	7,635	6.3%
<i>Low/Moderate Total</i>	<i>81</i>	<i>14.1%</i>	<i>10,062</i>	<i>8.3%</i>	<i>117</i>	<i>20.3%</i>	<i>10,797</i>	<i>8.9%</i>
Middle	278	48.3%	52,407	43.4%	88	15.3%	11,219	9.3%
Upper	216	37.6%	58,248	48.3%	320	55.7%	87,345	72.4%
Unknown	0	0.0%	0	0.0%	50	8.7%	11,356	9.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	575	100.0%	120,717	100.0%	575	100.0%	120,717	100.0%

Peer Group HMDA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	2,459	2.0%	234,004	1.1%	2,209	1.8%	181,736	0.9%
Moderate	19,762	16.0%	2,289,414	11.2%	11,819	9.6%	1,201,926	5.9%
<i>Low/Moderate Total</i>	<i>22,221</i>	<i>18.0%</i>	<i>2,523,418</i>	<i>12.3%</i>	<i>14,028</i>	<i>11.4%</i>	<i>1,383,662</i>	<i>6.8%</i>
Middle	50,887	41.3%	7,429,120	36.3%	24,290	19.7%	2,986,466	14.6%
Upper	50,022	40.6%	10,497,295	51.3%	62,757	51.0%	12,608,749	61.7%
Unknown	0	0.0%	0	0.0%	22,055	17.9%	3,470,956	17.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>123,130</i>	<i>100.0%</i>	<i>20,449,833</i>	<i>100.0%</i>	<i>123,130</i>	<i>100.0%</i>	<i>20,449,833</i>	<i>100.0%</i>
	Refinance							
Low	1,078	1.3%	100,607	0.8%	3,978	4.7%	331,060	2.5%
Moderate	13,405	15.8%	1,497,594	11.2%	12,961	15.3%	1,397,971	10.5%
<i>Low/Moderate Total</i>	<i>14,483</i>	<i>17.1%</i>	<i>1,598,201</i>	<i>12.0%</i>	<i>16,939</i>	<i>20.0%</i>	<i>1,729,031</i>	<i>12.9%</i>
Middle	37,883	44.8%	5,230,622	39.1%	19,125	22.6%	2,516,981	18.8%
Upper	32,223	38.1%	6,544,421	48.9%	33,716	39.9%	6,884,061	51.5%
Unknown	0	0.0%	0	0.0%	14,809	17.5%	2,243,171	16.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>84,589</i>	<i>100.0%</i>	<i>13,373,244</i>	<i>100.0%</i>	<i>84,589</i>	<i>100.0%</i>	<i>13,373,244</i>	<i>100.0%</i>
	Home Improvement							
Low	75	0.9%	5,665	0.7%	478	6.0%	25,093	3.3%
Moderate	1,100	13.8%	88,104	11.4%	1,302	16.4%	92,690	12.0%
<i>Low/Moderate Total</i>	<i>1,175</i>	<i>14.8%</i>	<i>93,769</i>	<i>12.2%</i>	<i>1,780</i>	<i>22.4%</i>	<i>117,783</i>	<i>15.3%</i>
Middle	3,832	48.2%	331,221	42.9%	2,035	25.6%	163,503	21.2%
Upper	2,943	37.0%	346,714	44.9%	3,790	47.7%	441,282	57.2%
Unknown	0	0.0%	0	0.0%	345	4.3%	49,136	6.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7,950</i>	<i>100.0%</i>	<i>771,704</i>	<i>100.0%</i>	<i>7,950</i>	<i>100.0%</i>	<i>771,704</i>	<i>100.0%</i>
	Multi-Family							
Low	21	6.7%	29,076	2.6%	0	0.0%	0	0.0%
Moderate	83	26.5%	227,076	20.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>104</i>	<i>33.2%</i>	<i>256,152</i>	<i>22.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	149	47.6%	520,566	46.0%	0	0.0%	0	0.0%
Upper	60	19.2%	355,405	31.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	313	100.0%	1,132,123	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>313</i>	<i>100.0%</i>	<i>1,132,123</i>	<i>100.0%</i>	<i>313</i>	<i>100.0%</i>	<i>1,132,123</i>	<i>100.0%</i>
	HMDA Totals							
Low	3,633	1.7%	369,352	1.0%	6,665	3.1%	537,889	1.5%
Moderate	34,350	15.9%	4,102,188	11.5%	26,082	12.1%	2,692,587	7.5%
<i>Low/Moderate Total</i>	<i>37,983</i>	<i>17.6%</i>	<i>4,471,540</i>	<i>12.5%</i>	<i>32,747</i>	<i>15.2%</i>	<i>3,230,476</i>	<i>9.0%</i>
Middle	92,751	42.9%	13,511,529	37.8%	45,450	21.0%	5,666,950	15.9%
Upper	85,248	39.5%	17,743,835	49.7%	100,263	46.4%	19,934,092	55.8%
Unknown	0	0.0%	0	0.0%	37,522	17.4%	6,895,386	19.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>215,982</i>	<i>100.0%</i>	<i>35,726,904</i>	<i>100.0%</i>	<i>215,982</i>	<i>100.0%</i>	<i>35,726,904</i>	<i>100.0%</i>

CRA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	3	2.6%	740	3.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	28	24.1%	5,973	25.2%	0	0.0%	0	0.0%	3	12.5%	1,300	19.9%
<i>Low/Moderate Total</i>	<i>31</i>	<i>26.7%</i>	<i>6,713</i>	<i>28.3%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>12.5%</i>	<i>1,300</i>	<i>19.9%</i>
Middle	57	49.1%	9,822	41.4%	0	0.0%	0	0.0%	15	62.5%	3,258	49.8%
Upper	28	24.1%	7,172	30.3%	0	0.0%	0	0.0%	6	25.0%	1,984	30.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>23,707</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>6,542</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	57	49.1%	9,059	38.2%	0	0.0%	0	0.0%	14	58.3%	3,255	49.8%
Over \$1 Million	44	37.9%	12,187	51.4%	0	0.0%	0	0.0%	8	33.3%	3,015	46.1%
Not Known	15	12.9%	2,461	10.4%	0	0.0%	0	0.0%	2	8.3%	272	4.2%
<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>23,707</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>6,542</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	64	55.2%	3,901	16.5%	0	0.0%	0	0.0%	5	20.8%	364	5.6%
\$100,001 - \$250,000	30	25.9%	5,841	24.6%	0	0.0%	0	0.0%	11	45.8%	1,930	29.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	19.0%	13,965	58.9%	0	0.0%	0	0.0%	8	33.3%	4,248	64.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>116</i>	<i>100.0%</i>	<i>23,707</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>24</i>	<i>100.0%</i>	<i>6,542</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	34	59.6%	2,040	22.5%	0	0.0%	0	0.0%	2	14.3%	130	4.0%
\$100,001 - \$250,000	16	28.1%	3,064	33.8%	0	0.0%	0	0.0%	7	50.0%	1,222	37.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	12.3%	3,955	43.7%	0	0.0%	0	0.0%	5	35.7%	1,903	58.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>9,059</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>14</i>	<i>100.0%</i>	<i>3,255</i>	<i>100.0%</i>

CRA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	4	3.2%	1,160	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	33	26.2%	8,994	25.1%	0	0.0%	0	0.0%	2	20.0%	144	4.2%
<i>Low/Moderate Total</i>	37	29.4%	10,154	28.4%	0	0.0%	0	0.0%	2	20.0%	144	4.2%
Middle	51	40.5%	14,819	41.4%	0	0.0%	0	0.0%	5	50.0%	1,893	55.5%
Upper	38	30.2%	10,800	30.2%	0	0.0%	0	0.0%	3	30.0%	1,371	40.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	126	100.0%	35,773	100.0%	0	0.0%	0	0.0%	10	100.0%	3,408	100.0%
By Revenue												
Total \$1 Million or Less	46	36.5%	11,613	32.5%	0	0.0%	0	0.0%	10	100.0%	3,408	100.0%
Over \$1 Million	64	50.8%	21,840	61.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	16	12.7%	2,320	6.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	126	100.0%	35,773	100.0%	0	0.0%	0	0.0%	10	100.0%	3,408	100.0%
By Loan Size												
\$100,000 or less	54	42.9%	3,150	8.8%	0	0.0%	0	0.0%	2	20.0%	144	4.2%
\$100,001 - \$250,000	28	22.2%	5,177	14.5%	0	0.0%	0	0.0%	4	40.0%	784	23.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	44	34.9%	27,446	76.7%	0	0.0%	0	0.0%	4	40.0%	2,480	72.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	126	100.0%	35,773	100.0%	0	0.0%	0	0.0%	10	100.0%	3,408	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	22	47.8%	1,072	9.2%	0	0.0%	0	0.0%	2	20.0%	144	4.2%
\$100,001 - \$250,000	12	26.1%	2,238	19.3%	0	0.0%	0	0.0%	4	40.0%	784	23.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	12	26.1%	8,303	71.5%	0	0.0%	0	0.0%	4	40.0%	2,480	72.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	46	100.0%	11,613	100.0%	0	0.0%	0	0.0%	10	100.0%	3,408	100.0%

Peer Group CRA Loan Distribution Table

Tampa/St Petersburg/Clearwater, FL MSA 45300 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	1,200	1.6%	54,249	2.6%	2	0.6%	1	0.0%
Moderate	13,984	19.1%	477,016	22.8%	47	13.7%	812	11.9%
<i>Low/Moderate Total</i>	15,184	20.7%	531,265	25.4%	49	14.2%	813	11.9%
Middle	31,403	42.8%	824,135	39.4%	159	46.2%	2,186	31.9%
Upper	25,154	34.3%	713,825	34.2%	121	35.2%	3,756	54.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,598	2.2%	19,993	1.0%	15	4.4%	88	1.3%
<i>Total</i>	73,339	100.0%	2,089,218	100.0%	344	100.0%	6,843	100.0%
	By Revenue							
Total \$1 Million or Less	31,100	42.4%	912,274	43.7%	256	74.4%	3,987	58.3%
	By Loan Size							
\$100,000 or Less	70,085	95.6%	846,090	40.5%	326	94.8%	2,530	37.0%
\$100,001 - \$250,000	1,464	2.0%	263,339	12.6%	12	3.5%	2,140	31.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,790	2.4%	979,789	46.9%	6	1.7%	2,173	31.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	73,339	100.0%	2,089,218	100.0%	344	100.0%	6,843	100.0%

HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	3	6.3%	379	3.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>6.3%</i>	<i>379</i>	<i>3.2%</i>
Middle	35	72.9%	7,945	67.1%	11	22.9%	1,371	11.6%
Upper	13	27.1%	3,890	32.9%	28	58.3%	8,626	72.9%
Unknown	0	0.0%	0	0.0%	6	12.5%	1,459	12.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	48	100.0%	11,835	100.0%	48	100.0%	11,835	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	3.8%	62	0.8%
Moderate	0	0.0%	0	0.0%	1	3.8%	45	0.6%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>7.7%</i>	<i>107</i>	<i>1.4%</i>
Middle	17	65.4%	3,089	40.1%	3	11.5%	475	6.2%
Upper	9	34.6%	4,621	59.9%	18	69.2%	6,279	81.4%
Unknown	0	0.0%	0	0.0%	3	11.5%	849	11.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	26	100.0%	7,710	100.0%	26	100.0%	7,710	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	35	100.0%	1	100.0%	35	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1	100.0%	35	100.0%	1	100.0%	35	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	1	1.3%	62	0.3%
Moderate	0	0.0%	0	0.0%	4	5.3%	424	2.2%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>5</i>	<i>6.7%</i>	<i>486</i>	<i>2.5%</i>
Middle	52	69.3%	11,034	56.4%	14	18.7%	1,846	9.4%
Upper	23	30.7%	8,546	43.6%	47	62.7%	14,940	76.3%
Unknown	0	0.0%	0	0.0%	9	12.0%	2,308	11.8%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	75	100.0%	19,580	100.0%	75	100.0%	19,580	100.0%

HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	14	18.9%	2,212	11.9%	8	10.8%	975	5.3%
<i>Low/Moderate Total</i>	<i>14</i>	<i>18.9%</i>	<i>2,212</i>	<i>11.9%</i>	<i>8</i>	<i>10.8%</i>	<i>975</i>	<i>5.3%</i>
Middle	45	60.8%	9,911	53.4%	12	16.2%	1,768	9.5%
Upper	15	20.3%	6,441	34.7%	47	63.5%	15,003	80.8%
Unknown	0	0.0%	0	0.0%	7	9.5%	818	4.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	74	100.0%	18,564	100.0%	74	100.0%	18,564	100.0%
Refinance								
Low	1	1.3%	90	0.7%	6	7.9%	474	3.5%
Moderate	9	11.8%	1,086	8.1%	7	9.2%	758	5.6%
<i>Low/Moderate Total</i>	<i>10</i>	<i>13.2%</i>	<i>1,176</i>	<i>8.7%</i>	<i>13</i>	<i>17.1%</i>	<i>1,232</i>	<i>9.2%</i>
Middle	49	64.5%	8,139	60.5%	9	11.8%	778	5.8%
Upper	17	22.4%	4,139	30.8%	36	47.4%	8,658	64.4%
Unknown	0	0.0%	0	0.0%	18	23.7%	2,786	20.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	76	100.0%	13,454	100.0%	76	100.0%	13,454	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	1	50.0%	30	17.1%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>50.0%</i>	<i>30</i>	<i>17.1%</i>
Middle	2	100.0%	175	100.0%	1	50.0%	145	82.9%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	175	100.0%	2	100.0%	175	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	0.7%	90	0.3%	6	3.9%	474	1.5%
Moderate	23	15.1%	3,298	10.2%	16	10.5%	1,763	5.5%
<i>Low/Moderate Total</i>	<i>24</i>	<i>15.8%</i>	<i>3,388</i>	<i>10.5%</i>	<i>22</i>	<i>14.5%</i>	<i>2,237</i>	<i>6.9%</i>
Middle	96	63.2%	18,225	56.6%	22	14.5%	2,691	8.4%
Upper	32	21.1%	10,580	32.9%	83	54.6%	23,661	73.5%
Unknown	0	0.0%	0	0.0%	25	16.4%	3,604	11.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	152	100.0%	32,193	100.0%	152	100.0%	32,193	100.0%

Peer Group HMDA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2005 – Excluding Bank)

	By Tract Income				HMDA				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase											
Low	82	0.3%	6,796	0.1%	523	1.9%	42,371	0.9%				
Moderate	2,303	8.2%	277,797	6.1%	2,732	9.7%	285,143	6.3%				
<i>Low/Moderate Total</i>	2,385	8.5%	284,593	6.3%	3,255	11.6%	327,514	7.2%				
Middle	20,980	74.7%	3,229,739	71.1%	4,864	17.3%	596,010	13.1%				
Upper	4,727	16.8%	1,029,035	22.6%	14,381	51.2%	2,748,881	60.5%				
Unknown	0	0.0%	0	0.0%	5,592	19.9%	870,962	19.2%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	28,092	100.0%	4,543,367	100.0%	28,092	100.0%	4,543,367	100.0%				
	Refinance											
Low	83	0.4%	7,065	0.2%	1,136	4.9%	91,965	2.8%				
Moderate	1,973	8.6%	210,914	6.3%	3,799	16.5%	403,131	12.1%				
<i>Low/Moderate Total</i>	2,056	8.9%	217,979	6.6%	4,935	21.4%	495,096	14.9%				
Middle	17,386	75.4%	2,405,623	72.4%	5,485	23.8%	702,603	21.1%				
Upper	3,617	15.7%	699,254	21.0%	8,569	37.2%	1,544,685	46.5%				
Unknown	0	0.0%	0	0.0%	4,070	17.7%	580,472	17.5%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	23,059	100.0%	3,322,856	100.0%	23,059	100.0%	3,322,856	100.0%				
	Home Improvement											
Low	4	0.2%	554	0.3%	126	6.2%	6,562	3.4%				
Moderate	155	7.6%	11,260	5.8%	351	17.2%	23,926	12.4%				
<i>Low/Moderate Total</i>	159	7.8%	11,814	6.1%	477	23.4%	30,488	15.7%				
Middle	1,569	76.9%	142,416	73.5%	577	28.3%	46,888	24.2%				
Upper	311	15.3%	39,492	20.4%	886	43.5%	103,508	53.4%				
Unknown	0	0.0%	0	0.0%	99	4.9%	12,838	6.6%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	2,039	100.0%	193,722	100.0%	2,039	100.0%	193,722	100.0%				
	Multi-Family											
Low	1	2.2%	319	0.3%	0	0.0%	0	0.0%				
Moderate	16	35.6%	26,600	22.7%	0	0.0%	0	0.0%				
<i>Low/Moderate Total</i>	17	37.8%	26,919	22.9%	0	0.0%	0	0.0%				
Middle	25	55.6%	55,441	47.3%	0	0.0%	0	0.0%				
Upper	3	6.7%	34,973	29.8%	0	0.0%	0	0.0%				
Unknown	0	0.0%	0	0.0%	45	100.0%	117,333	100.0%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	45	100.0%	117,333	100.0%	45	100.0%	117,333	100.0%				
	HMDA Totals											
Low	170	0.3%	14,734	0.2%	1,785	3.4%	140,898	1.7%				
Moderate	4,447	8.4%	526,571	6.4%	6,882	12.9%	712,200	8.7%				
<i>Low/Moderate Total</i>	4,617	8.7%	541,305	6.6%	8,667	16.3%	853,098	10.4%				
Middle	39,960	75.1%	5,833,219	71.3%	10,926	20.5%	1,345,501	16.5%				
Upper	8,658	16.3%	1,802,754	22.0%	23,836	44.8%	4,397,074	53.8%				
Unknown	0	0.0%	0	0.0%	9,806	18.4%	1,581,605	19.3%				
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%				
Total	53,235	100.0%	8,177,278	100.0%	53,235	100.0%	8,177,278	100.0%				

CRA Loan Distribution Table
Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	2	5.0%	125	1.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	21	52.5%	5,251	68.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	23	57.5%	5,376	70.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	14	35.0%	1,889	24.7%	0	0.0%	0	0.0%	3	50.0%	689	34.6%
Upper	3	7.5%	375	4.9%	0	0.0%	0	0.0%	3	50.0%	1,300	65.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	40	100.0%	7,640	100.0%	0	0.0%	0	0.0%	6	100.0%	1,989	100.0%
By Revenue												
Total \$1 Million or Less	22	55.0%	3,453	45.2%	0	0.0%	0	0.0%	5	83.3%	1,939	97.5%
Over \$1 Million	16	40.0%	3,676	48.1%	0	0.0%	0	0.0%	1	16.7%	50	2.5%
Not Known	2	5.0%	511	6.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	40	100.0%	7,640	100.0%	0	0.0%	0	0.0%	6	100.0%	1,989	100.0%
By Loan Size												
\$100,000 or less	20	50.0%	1,329	17.4%	0	0.0%	0	0.0%	1	16.7%	50	2.5%
\$100,001 - \$250,000	13	32.5%	2,236	29.3%	0	0.0%	0	0.0%	2	33.3%	339	17.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	17.5%	4,075	53.3%	0	0.0%	0	0.0%	3	50.0%	1,600	80.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	40	100.0%	7,640	100.0%	0	0.0%	0	0.0%	6	100.0%	1,989	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	13	59.1%	766	22.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	7	31.8%	1,187	34.4%	0	0.0%	0	0.0%	2	40.0%	339	17.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	9.1%	1,500	43.4%	0	0.0%	0	0.0%	3	60.0%	1,600	82.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	22	100.0%	3,453	100.0%	0	0.0%	0	0.0%	5	100.0%	1,939	100.0%

CRA Loan Distribution Table
Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	15	34.1%	4,721	38.7%	0	0.0%	0	0.0%	3	75.0%	1,624	77.2%
<i>Low/Moderate Total</i>	<i>15</i>	<i>34.1%</i>	<i>4,721</i>	<i>38.7%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>75.0%</i>	<i>1,624</i>	<i>77.2%</i>
Middle	21	47.7%	6,654	54.5%	1	100.0%	400	100.0%	1	25.0%	480	22.8%
Upper	8	18.2%	823	6.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>12,198</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>2,104</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	22	50.0%	4,280	35.1%	1	100.0%	400	100.0%	2	50.0%	840	39.9%
Over \$1 Million	19	43.2%	7,218	59.2%	0	0.0%	0	0.0%	2	50.0%	1,264	60.1%
Not Known	3	6.8%	700	5.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>12,198</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>2,104</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	15	34.1%	980	8.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	14	31.8%	2,356	19.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	34.1%	8,862	72.7%	1	100.0%	400	100.0%	4	100.0%	2,104	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>12,198</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>2,104</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	10	45.5%	557	13.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	8	36.4%	1,368	32.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	18.2%	2,355	55.0%	1	100.0%	400	100.0%	2	100.0%	840	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>4,280</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>400</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>840</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Deltona/Daytona Beach/Ormond Beach, FL MSA 19660 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	172	1.0%	6,175	1.9%	0	0.0%	0	0.0%
Moderate	2,506	15.2%	63,972	19.2%	7	6.6%	29	1.8%
<i>Low/Moderate Total</i>	2,678	16.2%	70,147	21.0%	7	6.6%	29	1.8%
Middle	10,566	63.9%	196,717	59.0%	77	72.6%	1,236	76.4%
Upper	2,878	17.4%	63,831	19.1%	15	14.2%	90	5.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	409	2.5%	2,833	0.8%	7	6.6%	262	16.2%
<i>Total</i>	16,531	100.0%	333,528	100.0%	106	100.0%	1,617	100.0%
	By Revenue							
Total \$1 Million or Less	7,018	42.5%	143,865	43.1%	85	80.2%	676	41.8%
	By Loan Size							
\$100,000 or Less	16,008	96.8%	154,307	46.3%	102	96.2%	729	45.1%
\$100,001 - \$250,000	257	1.6%	45,458	13.6%	4	3.8%	888	54.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	266	1.6%	133,763	40.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	16,531	100.0%	333,528	100.0%	106	100.0%	1,617	100.0%

HMDA Loan Distribution Table

Assessment Area: Miami/Ft Lauderdale, FL (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	2	2.7%	1,946	5.8%	0	0.0%	0	0.0%
Moderate	10	13.3%	2,383	7.0%	3	4.0%	231	0.7%
<i>Low/Moderate Total</i>	<i>12</i>	<i>16.0%</i>	<i>4,329</i>	<i>12.8%</i>	<i>3</i>	<i>4.0%</i>	<i>231</i>	<i>0.7%</i>
Middle	17	22.7%	5,503	16.3%	7	9.3%	1,301	3.8%
Upper	46	61.3%	23,979	70.9%	59	78.7%	28,197	83.4%
Unknown	0	0.0%	0	0.0%	6	8.0%	4,082	12.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>33,811</i>	<i>100.0%</i>	<i>75</i>	<i>100.0%</i>	<i>33,811</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	1	3.0%	110	0.7%
Moderate	4	12.1%	1,207	7.3%	5	15.2%	781	4.7%
<i>Low/Moderate Total</i>	<i>4</i>	<i>12.1%</i>	<i>1,207</i>	<i>7.3%</i>	<i>6</i>	<i>18.2%</i>	<i>891</i>	<i>5.4%</i>
Middle	12	36.4%	2,020	12.2%	5	15.2%	587	3.6%
Upper	17	51.5%	13,307	80.5%	19	57.6%	14,384	87.0%
Unknown	0	0.0%	0	0.0%	3	9.1%	672	4.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>16,534</i>	<i>100.0%</i>	<i>33</i>	<i>100.0%</i>	<i>16,534</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	1	50.0%	46	93.9%
Moderate	1	50.0%	3	6.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>50.0%</i>	<i>3</i>	<i>6.1%</i>	<i>1</i>	<i>50.0%</i>	<i>46</i>	<i>93.9%</i>
Middle	1	50.0%	46	93.9%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	50.0%	3	6.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	1,549	14.4%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>33.3%</i>	<i>1,549</i>	<i>14.4%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	33.3%	7,120	66.2%	0	0.0%	0	0.0%
Upper	1	33.3%	2,080	19.4%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	3	100.0%	10,749	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>10,749</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>10,749</i>	<i>100.0%</i>
HMDA Totals								
Low	2	1.8%	1,946	3.2%	2	1.8%	156	0.3%
Moderate	16	14.2%	5,142	8.4%	8	7.1%	1,012	1.7%
<i>Low/Moderate Total</i>	<i>18</i>	<i>15.9%</i>	<i>7,088</i>	<i>11.6%</i>	<i>10</i>	<i>8.8%</i>	<i>1,168</i>	<i>1.9%</i>
Middle	31	27.4%	14,689	24.0%	12	10.6%	1,888	3.1%
Upper	64	56.6%	39,366	64.4%	78	69.0%	42,581	69.6%
Unknown	0	0.0%	0	0.0%	13	11.5%	15,506	25.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>113</i>	<i>100.0%</i>	<i>61,143</i>	<i>100.0%</i>	<i>113</i>	<i>100.0%</i>	<i>61,143</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Assessment Area: Miami/Ft Lauderdale, FL (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	6	7.0%	1,573	5.3%	1	1.2%	52	0.2%
Moderate	20	23.3%	4,978	16.9%	14	16.3%	1,600	5.4%
<i>Low/Moderate Total</i>	26	30.2%	6,551	22.2%	15	17.4%	1,652	5.6%
Middle	33	38.4%	9,651	32.7%	11	12.8%	1,904	6.5%
Upper	27	31.4%	13,308	45.1%	55	64.0%	24,853	84.2%
Unknown	0	0.0%	0	0.0%	5	5.8%	1,101	3.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	86	100.0%	29,510	100.0%	86	100.0%	29,510	100.0%
Refinance								
Low	1	1.0%	115	0.3%	3	3.1%	240	0.7%
Moderate	18	18.4%	2,593	7.4%	5	5.1%	612	1.8%
<i>Low/Moderate Total</i>	19	19.4%	2,708	7.8%	8	8.2%	852	2.4%
Middle	32	32.7%	7,363	21.2%	16	16.3%	2,345	6.7%
Upper	47	48.0%	24,738	71.1%	65	66.3%	26,705	76.7%
Unknown	0	0.0%	0	0.0%	9	9.2%	4,907	14.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	98	100.0%	34,809	100.0%	98	100.0%	34,809	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	2	40.0%	70	30.6%	1	20.0%	30	13.1%
Upper	3	60.0%	159	69.4%	4	80.0%	199	86.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5	100.0%	229	100.0%	5	100.0%	229	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	7	3.7%	1,688	2.6%	4	2.1%	292	0.5%
Moderate	38	20.1%	7,571	11.7%	19	10.1%	2,212	3.4%
<i>Low/Moderate Total</i>	45	23.8%	9,259	14.3%	23	12.2%	2,504	3.9%
Middle	67	35.4%	17,084	26.5%	28	14.8%	4,279	6.6%
Upper	77	40.7%	38,205	59.2%	124	65.6%	51,757	80.2%
Unknown	0	0.0%	0	0.0%	14	7.4%	6,008	9.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	189	100.0%	64,548	100.0%	189	100.0%	64,548	100.0%

Peer Group HMDA Loan Distribution Table

Assessment Area: Miami/Ft. Lauderdale, FL (2005)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	5,155	3.0%	1,024,788	2.7%	2,291	1.3%	202,458	0.5%	
Moderate	38,265	22.0%	5,541,814	14.6%	13,487	7.8%	1,563,486	4.1%	
<i>Low/Moderate Total</i>	<i>43,420</i>	<i>25.0%</i>	<i>6,566,602</i>	<i>17.4%</i>	<i>15,778</i>	<i>9.1%</i>	<i>1,765,944</i>	<i>4.7%</i>	
Middle	75,143	43.2%	14,171,678	37.5%	31,629	18.2%	4,611,116	12.2%	
Upper	55,177	31.8%	17,087,327	45.2%	94,362	54.3%	24,630,087	65.1%	
Unknown	27	0.0%	3,185	0.0%	31,998	18.4%	6,821,645	18.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>173,767</i>	<i>100.0%</i>	<i>37,828,792</i>	<i>100.0%</i>	<i>173,767</i>	<i>100.0%</i>	<i>37,828,792</i>	<i>100.0%</i>	
Refinance									
Low	2,315	1.7%	311,455	1.1%	5,548	4.0%	512,595	1.8%	
Moderate	32,338	23.1%	4,543,080	15.6%	21,600	15.4%	2,817,644	9.7%	
<i>Low/Moderate Total</i>	<i>34,653</i>	<i>24.7%</i>	<i>4,854,535</i>	<i>16.7%</i>	<i>27,148</i>	<i>19.4%</i>	<i>3,330,239</i>	<i>11.4%</i>	
Middle	59,143	42.2%	10,867,323	37.3%	31,785	22.7%	5,357,451	18.4%	
Upper	46,357	33.1%	13,415,513	46.0%	56,879	40.6%	15,498,941	53.2%	
Unknown	5	0.0%	704	0.0%	24,346	17.4%	4,951,444	17.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>140,158</i>	<i>100.0%</i>	<i>29,138,075</i>	<i>100.0%</i>	<i>140,158</i>	<i>100.0%</i>	<i>29,138,075</i>	<i>100.0%</i>	
Home Improvement									
Low	193	1.6%	19,717	1.1%	634	5.3%	38,431	2.2%	
Moderate	2,670	22.4%	284,948	16.3%	2,062	17.3%	188,692	10.8%	
<i>Low/Moderate Total</i>	<i>2,863</i>	<i>24.0%</i>	<i>304,665</i>	<i>17.5%</i>	<i>2,696</i>	<i>22.6%</i>	<i>227,123</i>	<i>13.0%</i>	
Middle	5,184	43.5%	677,689	38.9%	3,058	25.7%	351,343	20.2%	
Upper	3,872	32.5%	760,652	43.6%	5,510	46.2%	1,025,454	58.8%	
Unknown	2	0.0%	118	0.0%	657	5.5%	139,204	8.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>11,921</i>	<i>100.0%</i>	<i>1,743,124</i>	<i>100.0%</i>	<i>11,921</i>	<i>100.0%</i>	<i>1,743,124</i>	<i>100.0%</i>	
Multi-Family									
Low	46	9.8%	44,835	2.4%	0	0.0%	0	0.0%	
Moderate	193	41.0%	735,248	39.4%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>239</i>	<i>50.7%</i>	<i>780,083</i>	<i>41.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	169	35.9%	866,125	46.4%	0	0.0%	0	0.0%	
Upper	63	13.4%	218,738	11.7%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	471	100.0%	1,864,946	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>471</i>	<i>100.0%</i>	<i>1,864,946</i>	<i>100.0%</i>	<i>471</i>	<i>100.0%</i>	<i>1,864,946</i>	<i>100.0%</i>	
HMDA Totals									
Low	7,709	2.4%	1,400,795	2.0%	8,473	2.6%	753,484	1.1%	
Moderate	73,466	22.5%	11,105,090	15.7%	37,149	11.4%	4,569,822	6.5%	
<i>Low/Moderate Total</i>	<i>81,175</i>	<i>24.9%</i>	<i>12,505,885</i>	<i>17.7%</i>	<i>45,622</i>	<i>14.0%</i>	<i>5,323,306</i>	<i>7.5%</i>	
Middle	139,639	42.8%	26,582,815	37.7%	66,472	20.4%	10,319,910	14.6%	
Upper	105,469	32.3%	31,482,230	44.6%	156,751	48.0%	41,154,482	58.3%	
Unknown	34	0.0%	4,007	0.0%	57,472	17.6%	13,777,239	19.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>326,317</i>	<i>100.0%</i>	<i>70,574,937</i>	<i>100.0%</i>	<i>326,317</i>	<i>100.0%</i>	<i>70,574,937</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Assessment Area: Miami/Ft Lauderdale, FL (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	4	9.5%	550	4.4%	0	0.0%	0	0.0%
Moderate	11	26.2%	4,935	39.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>15</i>	<i>35.7%</i>	<i>5,485</i>	<i>43.9%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	12	28.6%	1,332	10.7%	0	0.0%	0	0.0%
Upper	15	35.7%	5,672	45.4%	2	100.0%	510	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>12,489</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>510</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	16	38.1%	3,139	25.1%	2	100.0%	510	100.0%
Over \$1 Million	21	50.0%	6,960	55.7%	0	0.0%	0	0.0%
Not Known	5	11.9%	2,390	19.1%	0	0.0%	0	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>12,489</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>510</i>	<i>100.0%</i>
	By Loan Size							
\$100,000 or less	16	38.1%	1,157	9.3%	1	50.0%	100	19.6%
\$100,001 - \$250,000	11	26.2%	2,094	16.8%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	15	35.7%	9,238	74.0%	1	50.0%	410	80.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>12,489</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>510</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	9	56.3%	557	17.7%	1	50.0%	100	19.6%
\$100,001 - \$250,000	4	25.0%	703	22.4%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	18.8%	1,879	59.9%	1	50.0%	410	80.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>3,139</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>510</i>	<i>100.0%</i>

CRA Loan Distribution Table

Assessment Area: Miami/Ft Lauderdale, FL (2006)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	3	5.4%	905	5.5%	0	0.0%	0	0.0%
Moderate	13	23.2%	3,447	21.1%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>16</i>	<i>28.6%</i>	<i>4,352</i>	<i>26.6%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	19	33.9%	4,110	25.1%	0	0.0%	0	0.0%
Upper	21	37.5%	7,906	48.3%	2	100.0%	460	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>16,368</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
	By Revenue							
Total \$1 Million or Less	25	44.6%	5,643	34.5%	2	100.0%	460	100.0%
Over \$1 Million	26	46.4%	9,312	56.9%	0	0.0%	0	0.0%
Not Known	5	8.9%	1,413	8.6%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>16,368</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
	By Loan Size							
\$100,000 or less	15	26.8%	1,118	6.8%	1	50.0%	50	10.9%
\$100,001 - \$250,000	19	33.9%	3,221	19.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	22	39.3%	12,029	73.5%	1	50.0%	410	89.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>16,368</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	9	36.0%	700	12.4%	1	50.0%	50	10.9%
\$100,001 - \$250,000	10	40.0%	1,535	27.2%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	6	24.0%	3,408	60.4%	1	50.0%	410	89.1%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>5,643</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Assessment Area: Miami/Ft. Lauderdale, FL (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	3,432	3.1%	148,339	5.2%	19	3.1%	1,429	10.4%
Moderate	23,556	21.3%	656,322	23.0%	118	19.5%	4,157	30.2%
<i>Low/Moderate Total</i>	26,988	24.4%	804,661	28.2%	137	22.6%	5,586	40.6%
Middle	42,671	38.6%	1,026,340	35.9%	218	36.0%	2,979	21.6%
Upper	40,832	36.9%	1,023,213	35.8%	251	41.4%	5,197	37.8%
Unknown	53	0.0%	1,825	0.1%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	110,544	100.0%	2,856,039	100.0%	606	100.0%	13,762	100.0%
	By Revenue							
Total \$1 Million or Less	50,317	45.5%	1,174,562	41.1%	453	74.8%	4,621	33.6%
	By Loan Size							
\$100,000 or Less	105,773	95.7%	1,129,372	39.5%	577	95.2%	5,137	37.3%
\$100,001 - \$250,000	2,324	2.1%	420,458	14.7%	14	2.3%	2,475	18.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2,447	2.2%	1,306,209	45.7%	15	2.5%	6,150	44.7%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	110,544	100.0%	2,856,039	100.0%	606	100.0%	13,762	100.0%

HMDA Loan Distribution Table

Naples/Marco Island, FL MSA 34940 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	1	0.1%	430	0.2%	7	1.0%	889	0.3%
Moderate	74	11.0%	17,057	6.3%	47	7.0%	8,004	2.9%
<i>Low/Moderate Total</i>	75	11.2%	17,487	6.4%	54	8.0%	8,893	3.3%
Middle	335	49.9%	97,308	35.7%	75	11.2%	15,755	5.8%
Upper	261	38.9%	157,718	57.9%	431	64.2%	207,156	76.0%
Unknown	0	0.0%	0	0.0%	111	16.5%	40,709	14.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	671	100.0%	272,513	100.0%	671	100.0%	272,513	100.0%
Refinance								
Low	1	0.3%	315	0.3%	9	2.6%	697	0.7%
Moderate	44	12.7%	7,850	8.2%	51	14.7%	7,689	8.0%
<i>Low/Moderate Total</i>	45	13.0%	8,165	8.5%	60	17.3%	8,386	8.7%
Middle	181	52.2%	41,609	43.3%	81	23.3%	14,908	15.5%
Upper	121	34.9%	46,412	48.3%	157	45.2%	53,969	56.1%
Unknown	0	0.0%	0	0.0%	49	14.1%	18,923	19.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	347	100.0%	96,186	100.0%	347	100.0%	96,186	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	1	10.0%	2	0.2%
Moderate	2	20.0%	12	1.4%	2	20.0%	14	1.7%
<i>Low/Moderate Total</i>	2	20.0%	12	1.4%	3	30.0%	16	1.9%
Middle	3	30.0%	119	14.3%	1	10.0%	30	3.6%
Upper	5	50.0%	700	84.2%	5	50.0%	465	56.0%
Unknown	0	0.0%	0	0.0%	1	10.0%	320	38.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	831	100.0%	10	100.0%	831	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.2%	745	0.2%	17	1.7%	1,588	0.4%
Moderate	120	11.7%	24,919	6.7%	100	9.7%	15,707	4.3%
<i>Low/Moderate Total</i>	122	11.9%	25,664	6.9%	117	11.4%	17,295	4.7%
Middle	519	50.5%	139,036	37.6%	157	15.3%	30,693	8.3%
Upper	387	37.6%	204,830	55.4%	593	57.7%	261,590	70.8%
Unknown	0	0.0%	0	0.0%	161	15.7%	59,952	16.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	1,028	100.0%	369,530	100.0%	1,028	100.0%	369,530	100.0%

HMDA Loan Distribution Table

Naples/Marco Island, FL MSA 34940 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	0.7%	395	0.2%	23	5.5%	2,511	1.5%
Moderate	70	16.8%	15,688	9.7%	28	6.7%	4,268	2.6%
<i>Low/Moderate Total</i>	73	17.5%	16,083	9.9%	51	12.3%	6,779	4.2%
Middle	246	59.1%	82,102	50.6%	50	12.0%	10,462	6.5%
Upper	97	23.3%	63,992	39.5%	250	60.1%	117,468	72.4%
Unknown	0	0.0%	0	0.0%	65	15.6%	27,468	16.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	416	100.0%	162,177	100.0%	416	100.0%	162,177	100.0%
Refinance								
Low	2	0.6%	222	0.2%	9	2.6%	1,118	1.1%
Moderate	46	13.3%	8,012	7.7%	54	15.6%	8,463	8.2%
<i>Low/Moderate Total</i>	48	13.9%	8,234	7.9%	63	18.2%	9,581	9.2%
Middle	177	51.2%	41,277	39.8%	83	24.0%	15,997	15.4%
Upper	121	35.0%	54,204	52.3%	161	46.5%	63,751	61.5%
Unknown	0	0.0%	0	0.0%	39	11.3%	14,386	13.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	346	100.0%	103,715	100.0%	346	100.0%	103,715	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	2	14.3%	13	0.4%
Moderate	3	21.4%	255	7.8%	2	14.3%	85	2.6%
<i>Low/Moderate Total</i>	3	21.4%	255	7.8%	4	28.6%	98	3.0%
Middle	7	50.0%	1,833	56.2%	4	28.6%	175	5.4%
Upper	4	28.6%	1,175	36.0%	5	35.7%	2,040	62.5%
Unknown	0	0.0%	0	0.0%	1	7.1%	950	29.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	14	100.0%	3,263	100.0%	14	100.0%	3,263	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	50.0%	379	52.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	1	50.0%	379	52.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	50.0%	350	48.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	2	100.0%	729	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	2	100.0%	729	100.0%	2	100.0%	729	100.0%
HMDA Totals								
Low	5	0.6%	617	0.2%	34	4.4%	3,642	1.3%
Moderate	120	15.4%	24,334	9.0%	84	10.8%	12,816	4.7%
<i>Low/Moderate Total</i>	125	16.1%	24,951	9.2%	118	15.2%	16,458	6.1%
Middle	430	55.3%	125,212	46.4%	137	17.6%	26,634	9.9%
Upper	223	28.7%	119,721	44.4%	416	53.5%	183,259	67.9%
Unknown	0	0.0%	0	0.0%	107	13.8%	43,533	16.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	778	100.0%	269,884	100.0%	778	100.0%	269,884	100.0%

Peer Group HMDA Loan Distribution Table

Naples/Marco Island, FL MSA 34940 (2005)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	136	0.6%	27,159	0.4%	203	0.9%	26,440	0.4%	
Moderate	3,151	13.8%	689,345	9.6%	1,187	5.2%	186,081	2.6%	
<i>Low/Moderate Total</i>	<i>3,287</i>	<i>14.3%</i>	<i>716,504</i>	<i>10.0%</i>	<i>1,390</i>	<i>6.1%</i>	<i>212,521</i>	<i>3.0%</i>	
Middle	11,293	49.3%	2,878,246	40.2%	3,158	13.8%	574,282	8.0%	
Upper	8,336	36.4%	3,567,928	49.8%	14,503	63.3%	5,209,070	72.7%	
Unknown	0	0.0%	0	0.0%	3,865	16.9%	1,166,805	16.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>22,916</i>	<i>100.0%</i>	<i>7,162,678</i>	<i>100.0%</i>	<i>22,916</i>	<i>100.0%</i>	<i>7,162,678</i>	<i>100.0%</i>	
Refinance									
Low	100	0.7%	17,303	0.4%	377	2.7%	42,798	1.1%	
Moderate	1,934	13.7%	379,726	9.7%	1,967	14.0%	316,589	8.1%	
<i>Low/Moderate Total</i>	<i>2,034</i>	<i>14.4%</i>	<i>397,029</i>	<i>10.1%</i>	<i>2,344</i>	<i>16.6%</i>	<i>359,387</i>	<i>9.2%</i>	
Middle	7,713	54.7%	1,814,696	46.3%	2,963	21.0%	591,131	15.1%	
Upper	4,350	30.9%	1,710,917	43.6%	6,366	45.2%	2,313,227	59.0%	
Unknown	0	0.0%	0	0.0%	2,424	17.2%	658,897	16.8%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>14,097</i>	<i>100.0%</i>	<i>3,922,642</i>	<i>100.0%</i>	<i>14,097</i>	<i>100.0%</i>	<i>3,922,642</i>	<i>100.0%</i>	
Home Improvement									
Low	10	0.9%	619	0.3%	37	3.5%	3,165	1.6%	
Moderate	182	17.3%	27,068	13.8%	168	16.0%	18,974	9.7%	
<i>Low/Moderate Total</i>	<i>192</i>	<i>18.2%</i>	<i>27,687</i>	<i>14.2%</i>	<i>205</i>	<i>19.5%</i>	<i>22,139</i>	<i>11.3%</i>	
Middle	595	56.5%	92,931	47.5%	266	25.3%	35,068	17.9%	
Upper	266	25.3%	75,007	38.3%	523	49.7%	125,728	64.3%	
Unknown	0	0.0%	0	0.0%	59	5.6%	12,690	6.5%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>1,053</i>	<i>100.0%</i>	<i>195,625</i>	<i>100.0%</i>	<i>1,053</i>	<i>100.0%</i>	<i>195,625</i>	<i>100.0%</i>	
Multi-Family									
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	4	15.4%	35,576	15.8%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>4</i>	<i>15.4%</i>	<i>35,576</i>	<i>15.8%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	10	38.5%	103,173	45.8%	0	0.0%	0	0.0%	
Upper	12	46.2%	86,669	38.4%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	26	100.0%	225,418	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>225,418</i>	<i>100.0%</i>	<i>26</i>	<i>100.0%</i>	<i>225,418</i>	<i>100.0%</i>	
HMDA Totals									
Low	246	0.6%	45,081	0.4%	617	1.6%	72,403	0.6%	
Moderate	5,271	13.8%	1,131,715	9.8%	3,322	8.7%	521,644	4.5%	
<i>Low/Moderate Total</i>	<i>5,517</i>	<i>14.5%</i>	<i>1,176,796</i>	<i>10.2%</i>	<i>3,939</i>	<i>10.3%</i>	<i>594,047</i>	<i>5.2%</i>	
Middle	19,611	51.5%	4,889,046	42.5%	6,387	16.8%	1,200,481	10.4%	
Upper	12,964	34.0%	5,440,521	47.3%	21,392	56.2%	7,648,025	66.5%	
Unknown	0	0.0%	0	0.0%	6,374	16.7%	2,063,810	17.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>38,092</i>	<i>100.0%</i>	<i>11,506,363</i>	<i>100.0%</i>	<i>38,092</i>	<i>100.0%</i>	<i>11,506,363</i>	<i>100.0%</i>	

CRA Loan Distribution Table
Naples/Marco Island, FL MSA 34940 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income											
Low	4	1.4%	428	0.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	12	4.3%	3,837	5.5%	0	0.0%	0	0.0%	3	8.1%	910	6.6%
<i>Low/Moderate Total</i>	<i>16</i>	<i>5.8%</i>	<i>4,265</i>	<i>6.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>8.1%</i>	<i>910</i>	<i>6.6%</i>
Middle	119	43.1%	29,423	42.4%	0	0.0%	0	0.0%	13	35.1%	3,894	28.2%
Upper	141	51.1%	35,751	51.5%	0	0.0%	0	0.0%	21	56.8%	9,014	65.2%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>276</i>	<i>100.0%</i>	<i>69,439</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>37</i>	<i>100.0%</i>	<i>13,818</i>	<i>100.0%</i>
	By Revenue											
Total \$1 Million or Less	143	51.8%	29,465	42.4%	0	0.0%	0	0.0%	29	78.4%	10,827	78.4%
Over \$1 Million	119	43.1%	35,560	51.2%	0	0.0%	0	0.0%	6	16.2%	1,856	13.4%
Not Known	14	5.1%	4,414	6.4%	0	0.0%	0	0.0%	2	5.4%	1,135	8.2%
<i>Total</i>	<i>276</i>	<i>100.0%</i>	<i>69,439</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>37</i>	<i>100.0%</i>	<i>13,818</i>	<i>100.0%</i>
	By Loan Size											
\$100,000 or less	114	41.3%	6,223	9.0%	0	0.0%	0	0.0%	12	32.4%	729	5.3%
\$100,001 - \$250,000	80	29.0%	15,054	21.7%	0	0.0%	0	0.0%	5	13.5%	947	6.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	82	29.7%	48,162	69.4%	0	0.0%	0	0.0%	20	54.1%	12,142	87.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>276</i>	<i>100.0%</i>	<i>69,439</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>37</i>	<i>100.0%</i>	<i>13,818</i>	<i>100.0%</i>
	By Loan Size and Revenue \$1 Million or Less											
\$100,000 or less	73	51.0%	3,631	12.3%	0	0.0%	0	0.0%	10	34.5%	566	5.2%
\$100,001 - \$250,000	37	25.9%	6,811	23.1%	0	0.0%	0	0.0%	3	10.3%	645	6.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	33	23.1%	19,023	64.6%	0	0.0%	0	0.0%	16	55.2%	9,616	88.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>29,465</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>29</i>	<i>100.0%</i>	<i>10,827</i>	<i>100.0%</i>

CRA Loan Distribution Table
Naples/Marco Island, FL MSA 34940 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	13	6.5%	3,882	9.2%	0	0.0%	0	0.0%	3	13.6%	1,182	15.1%
<i>Low/Moderate Total</i>	<i>13</i>	<i>6.5%</i>	<i>3,882</i>	<i>9.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>3</i>	<i>13.6%</i>	<i>1,182</i>	<i>15.1%</i>
Middle	92	45.8%	18,135	43.0%	0	0.0%	0	0.0%	7	31.8%	1,090	13.9%
Upper	96	47.8%	20,150	47.8%	0	0.0%	0	0.0%	12	54.5%	5,564	71.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>42,167</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>22</i>	<i>100.0%</i>	<i>7,836</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	93	46.3%	16,877	40.0%	0	0.0%	0	0.0%	16	72.7%	6,228	79.5%
Over \$1 Million	86	42.8%	19,863	47.1%	0	0.0%	0	0.0%	4	18.2%	1,004	12.8%
Not Known	22	10.9%	5,427	12.9%	0	0.0%	0	0.0%	2	9.1%	604	7.7%
<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>42,167</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>22</i>	<i>100.0%</i>	<i>7,836</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	103	51.2%	6,349	15.1%	0	0.0%	0	0.0%	5	22.7%	351	4.5%
\$100,001 - \$250,000	45	22.4%	8,195	19.4%	0	0.0%	0	0.0%	7	31.8%	1,415	18.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	53	26.4%	27,623	65.5%	0	0.0%	0	0.0%	10	45.5%	6,070	77.5%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>42,167</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>22</i>	<i>100.0%</i>	<i>7,836</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	57	61.3%	3,628	21.5%	0	0.0%	0	0.0%	4	25.0%	276	4.4%
\$100,001 - \$250,000	17	18.3%	3,038	18.0%	0	0.0%	0	0.0%	4	25.0%	790	12.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	19	20.4%	10,211	60.5%	0	0.0%	0	0.0%	8	50.0%	5,162	82.9%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>16,877</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>16</i>	<i>100.0%</i>	<i>6,228</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Naples/Marco Island, FL MSA 34940 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	150	1.2%	4,452	1.3%	7	8.6%	46	6.6%
Moderate	1,179	9.2%	24,483	7.1%	13	16.0%	37	5.3%
<i>Low/Moderate Total</i>	1,329	10.4%	28,935	8.3%	20	24.7%	83	12.0%
Middle	5,799	45.4%	129,356	37.3%	40	49.4%	372	53.7%
Upper	5,365	42.0%	185,143	53.4%	20	24.7%	235	33.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	269	2.1%	3,259	0.9%	1	1.2%	3	0.4%
<i>Total</i>	12,762	100.0%	346,693	100.0%	81	100.0%	693	100.0%
	By Revenue							
Total \$1 Million or Less	5,347	41.9%	155,013	44.7%	53	65.4%	549	79.2%
	By Loan Size							
\$100,000 or Less	12,237	95.9%	138,399	39.9%	80	98.8%	553	79.8%
\$100,001 - \$250,000	216	1.7%	38,119	11.0%	1	1.2%	140	20.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	309	2.4%	170,175	49.1%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	12,762	100.0%	346,693	100.0%	81	100.0%	693	100.0%

HMDA Loan Distribution Table

Orlando/Kissimmee, FL MSA 36740 (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	3	2.7%	205	0.7%
Moderate	26	23.6%	4,220	13.8%	5	4.5%	553	1.8%
<i>Low/Moderate Total</i>	26	23.6%	4,220	13.8%	8	7.3%	758	2.5%
Middle	37	33.6%	8,908	29.0%	17	15.5%	2,732	8.9%
Upper	47	42.7%	17,539	57.2%	42	38.2%	16,449	53.6%
Unknown	0	0.0%	0	0.0%	43	39.1%	10,728	35.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	110	100.0%	30,667	100.0%	110	100.0%	30,667	100.0%
Refinance								
Low	1	1.8%	90	0.5%	2	3.5%	148	0.9%
Moderate	7	12.3%	994	5.8%	10	17.5%	989	5.7%
<i>Low/Moderate Total</i>	8	14.0%	1,084	6.3%	12	21.1%	1,137	6.6%
Middle	18	31.6%	3,270	18.9%	8	14.0%	1,438	8.3%
Upper	31	54.4%	12,928	74.8%	30	52.6%	13,412	77.6%
Unknown	0	0.0%	0	0.0%	7	12.3%	1,295	7.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	57	100.0%	17,282	100.0%	57	100.0%	17,282	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	25.0%	50	6.7%	1	25.0%	50	6.7%
<i>Low/Moderate Total</i>	1	25.0%	50	6.7%	1	25.0%	50	6.7%
Middle	1	25.0%	4	0.5%	0	0.0%	0	0.0%
Upper	2	50.0%	695	92.8%	3	75.0%	699	93.3%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	4	100.0%	749	100.0%	4	100.0%	749	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	1	0.6%	90	0.2%	5	2.9%	353	0.7%
Moderate	34	19.9%	5,264	10.8%	16	9.4%	1,592	3.3%
<i>Low/Moderate Total</i>	35	20.5%	5,354	11.0%	21	12.3%	1,945	4.0%
Middle	56	32.7%	12,182	25.0%	25	14.6%	4,170	8.6%
Upper	80	46.8%	31,162	64.0%	75	43.9%	30,560	62.8%
Unknown	0	0.0%	0	0.0%	50	29.2%	12,023	24.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	171	100.0%	48,698	100.0%	171	100.0%	48,698	100.0%

HMDA Loan Distribution Table

Orlando/Kissimmee, FL MSA 36740 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	4	2.4%	370	0.9%
Moderate	22	13.1%	3,076	7.2%	12	7.1%	1,472	3.4%
<i>Low/Moderate Total</i>	22	13.1%	3,076	7.2%	16	9.5%	1,842	4.3%
Middle	74	44.0%	14,778	34.6%	19	11.3%	3,417	8.0%
Upper	72	42.9%	24,817	58.2%	77	45.8%	23,623	55.4%
Unknown	0	0.0%	0	0.0%	56	33.3%	13,789	32.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	168	100.0%	42,671	100.0%	168	100.0%	42,671	100.0%
Refinance								
Low	2	1.4%	243	0.7%	10	6.8%	992	2.9%
Moderate	25	17.0%	3,334	9.9%	34	23.1%	4,215	12.5%
<i>Low/Moderate Total</i>	27	18.4%	3,577	10.6%	44	29.9%	5,207	15.4%
Middle	60	40.8%	8,409	24.9%	31	21.1%	4,988	14.8%
Upper	60	40.8%	21,721	64.4%	62	42.2%	19,995	59.3%
Unknown	0	0.0%	0	0.0%	10	6.8%	3,517	10.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	147	100.0%	33,707	100.0%	147	100.0%	33,707	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	2	20.0%	101	14.8%	1	10.0%	100	14.6%
<i>Low/Moderate Total</i>	2	20.0%	101	14.8%	1	10.0%	100	14.6%
Middle	4	40.0%	261	38.2%	3	30.0%	155	22.7%
Upper	4	40.0%	321	47.0%	6	60.0%	428	62.7%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	10	100.0%	683	100.0%	10	100.0%	683	100.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	2	0.6%	243	0.3%	14	4.3%	1,362	1.8%
Moderate	49	15.1%	6,511	8.4%	47	14.5%	5,787	7.5%
<i>Low/Moderate Total</i>	51	15.7%	6,754	8.8%	61	18.8%	7,149	9.3%
Middle	138	42.5%	23,448	30.4%	53	16.3%	8,560	11.1%
Upper	136	41.8%	46,859	60.8%	145	44.6%	44,046	57.2%
Unknown	0	0.0%	0	0.0%	66	20.3%	17,306	22.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	325	100.0%	77,061	100.0%	325	100.0%	77,061	100.0%

Peer Group HMDA Loan Distribution Table

Orlando/Kissimmee, FL MSA 36740(2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income	
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Home Purchase							
Low	503	0.5%	47,581	0.3%	1,381	1.4%	124,308	0.7%
Moderate	12,431	12.7%	1,559,471	8.7%	9,630	9.8%	1,117,205	6.2%
<i>Low/Moderate Total</i>	<i>12,934</i>	<i>13.2%</i>	<i>1,607,052</i>	<i>9.0%</i>	<i>11,011</i>	<i>11.2%</i>	<i>1,241,513</i>	<i>6.9%</i>
Middle	44,310	45.1%	6,976,564	38.9%	19,096	19.5%	2,737,387	15.3%
Upper	40,929	41.7%	9,331,308	52.1%	47,965	48.9%	10,442,513	58.3%
Unknown	0	0.0%	0	0.0%	20,101	20.5%	3,493,511	19.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>98,173</i>	<i>100.0%</i>	<i>17,914,924</i>	<i>100.0%</i>	<i>98,173</i>	<i>100.0%</i>	<i>17,914,924</i>	<i>100.0%</i>
	Refinance							
Low	418	0.6%	39,732	0.3%	3,021	4.5%	284,107	2.4%
Moderate	8,643	12.8%	1,005,822	8.5%	11,367	16.8%	1,397,084	11.9%
<i>Low/Moderate Total</i>	<i>9,061</i>	<i>13.4%</i>	<i>1,045,554</i>	<i>8.9%</i>	<i>14,388</i>	<i>21.3%</i>	<i>1,681,191</i>	<i>14.3%</i>
Middle	30,268	44.7%	4,502,361	38.2%	15,990	23.6%	2,432,055	20.7%
Upper	28,354	41.9%	6,223,339	52.9%	25,156	37.2%	5,646,566	48.0%
Unknown	0	0.0%	0	0.0%	12,149	17.9%	2,011,442	17.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>67,683</i>	<i>100.0%</i>	<i>11,771,254</i>	<i>100.0%</i>	<i>67,683</i>	<i>100.0%</i>	<i>11,771,254</i>	<i>100.0%</i>
	Home Improvement							
Low	40	0.7%	2,715	0.4%	318	5.5%	20,051	3.2%
Moderate	728	12.6%	62,536	9.9%	991	17.2%	83,467	13.3%
<i>Low/Moderate Total</i>	<i>768</i>	<i>13.3%</i>	<i>65,251</i>	<i>10.4%</i>	<i>1,309</i>	<i>22.7%</i>	<i>103,518</i>	<i>16.5%</i>
Middle	2,564	44.6%	254,598	40.5%	1,514	26.3%	144,487	23.0%
Upper	2,423	42.1%	308,732	49.1%	2,688	46.7%	345,187	54.9%
Unknown	0	0.0%	0	0.0%	244	4.2%	35,389	5.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>5,755</i>	<i>100.0%</i>	<i>628,581</i>	<i>100.0%</i>	<i>5,755</i>	<i>100.0%</i>	<i>628,581</i>	<i>100.0%</i>
	Multi-Family							
Low	3	3.5%	8,166	0.7%	0	0.0%	0	0.0%
Moderate	21	24.4%	176,372	15.5%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>24</i>	<i>27.9%</i>	<i>184,538</i>	<i>16.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	35	40.7%	652,198	57.2%	0	0.0%	0	0.0%
Upper	27	31.4%	302,709	26.6%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	86	100.0%	1,139,445	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>1,139,445</i>	<i>100.0%</i>	<i>86</i>	<i>100.0%</i>	<i>1,139,445</i>	<i>100.0%</i>
	HMDA Totals							
Low	964	0.6%	98,194	0.3%	4,720	2.7%	428,466	1.4%
Moderate	21,823	12.7%	2,804,201	8.9%	21,988	12.8%	2,597,756	8.3%
<i>Low/Moderate Total</i>	<i>22,787</i>	<i>13.3%</i>	<i>2,902,395</i>	<i>9.2%</i>	<i>26,708</i>	<i>15.6%</i>	<i>3,026,222</i>	<i>9.6%</i>
Middle	77,177	44.9%	12,385,721	39.4%	36,600	21.3%	5,313,929	16.9%
Upper	71,733	41.8%	16,166,088	51.4%	75,809	44.2%	16,434,266	52.2%
Unknown	0	0.0%	0	0.0%	32,580	19.0%	6,679,787	21.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>171,697</i>	<i>100.0%</i>	<i>31,454,204</i>	<i>100.0%</i>	<i>171,697</i>	<i>100.0%</i>	<i>31,454,204</i>	<i>100.0%</i>

CRA Loan Distribution Table
Orlando/Kissimmee, FL MSA 36740 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	3	2.1%	2,107	6.6%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	53	37.6%	9,480	29.7%	1	50.0%	105	67.7%	1	5.9%	150	3.5%
<i>Low/Moderate Total</i>	<i>56</i>	<i>39.7%</i>	<i>11,587</i>	<i>36.3%</i>	<i>1</i>	<i>50.0%</i>	<i>105</i>	<i>67.7%</i>	<i>1</i>	<i>5.9%</i>	<i>150</i>	<i>3.5%</i>
Middle	48	34.0%	11,270	35.3%	1	50.0%	50	32.3%	8	47.1%	2,086	48.2%
Upper	37	26.2%	9,061	28.4%	0	0.0%	0	0.0%	8	47.1%	2,095	48.4%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>31,918</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>4,331</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	70	49.6%	14,876	46.6%	2	100.0%	155	100.0%	10	58.8%	2,142	49.5%
Over \$1 Million	63	44.7%	14,664	45.9%	0	0.0%	0	0.0%	7	41.2%	2,189	50.5%
Not Known	8	5.7%	2,378	7.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>31,918</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>4,331</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	78	55.3%	2,896	9.1%	1	50.0%	50	32.3%	6	35.3%	348	8.0%
\$100,001 - \$250,000	23	16.3%	4,658	14.6%	1	50.0%	105	67.7%	6	35.3%	1,027	23.7%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	40	28.4%	24,364	76.3%	0	0.0%	0	0.0%	5	29.4%	2,956	68.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>31,918</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>17</i>	<i>100.0%</i>	<i>4,331</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	42	60.0%	1,431	9.6%	1	50.0%	50	32.3%	4	40.0%	230	10.7%
\$100,001 - \$250,000	8	11.4%	1,599	10.7%	1	50.0%	105	67.7%	4	40.0%	652	30.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	20	28.6%	11,846	79.6%	0	0.0%	0	0.0%	2	20.0%	1,260	58.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>70</i>	<i>100.0%</i>	<i>14,876</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>155</i>	<i>100.0%</i>	<i>10</i>	<i>100.0%</i>	<i>2,142</i>	<i>100.0%</i>

CRA Loan Distribution Table
Orlando/Kissimmee, FL MSA 36740 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	6	3.4%	1,087	2.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	59	33.9%	12,550	32.9%	0	0.0%	0	0.0%	2	22.2%	273	13.6%
<i>Low/Moderate Total</i>	65	37.4%	13,637	35.8%	0	0.0%	0	0.0%	2	22.2%	273	13.6%
Middle	68	39.1%	17,109	44.9%	0	0.0%	0	0.0%	2	22.2%	79	3.9%
Upper	41	23.6%	7,360	19.3%	0	0.0%	0	0.0%	5	55.6%	1,655	82.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	174	100.0%	38,106	100.0%	0	0.0%	0	0.0%	9	100.0%	2,007	100.0%
By Revenue												
Total \$1 Million or Less	69	39.7%	7,229	19.0%	0	0.0%	0	0.0%	6	66.7%	1,506	75.0%
Over \$1 Million	93	53.4%	27,640	72.5%	0	0.0%	0	0.0%	3	33.3%	501	25.0%
Not Known	12	6.9%	3,237	8.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	174	100.0%	38,106	100.0%	0	0.0%	0	0.0%	9	100.0%	2,007	100.0%
By Loan Size												
\$100,000 or less	86	49.4%	4,442	11.7%	0	0.0%	0	0.0%	5	55.6%	325	16.2%
\$100,001 - \$250,000	47	27.0%	8,791	23.1%	0	0.0%	0	0.0%	2	22.2%	377	18.8%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	41	23.6%	24,873	65.3%	0	0.0%	0	0.0%	2	22.2%	1,305	65.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	174	100.0%	38,106	100.0%	0	0.0%	0	0.0%	9	100.0%	2,007	100.0%
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	48	69.6%	2,107	29.1%	0	0.0%	0	0.0%	4	66.7%	279	18.5%
\$100,001 - \$250,000	14	20.3%	2,356	32.6%	0	0.0%	0	0.0%	1	16.7%	227	15.1%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	10.1%	2,766	38.3%	0	0.0%	0	0.0%	1	16.7%	1,000	66.4%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	69	100.0%	7,229	100.0%	0	0.0%	0	0.0%	6	100.0%	1,506	100.0%

Peer Group CRA Loan Distribution Table

Orlando/Kissimmee, FL MSA 36740 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	809	1.7%	33,617	2.7%	4	1.7%	24	0.5%
Moderate	7,786	16.4%	246,758	19.8%	34	14.3%	670	14.6%
<i>Low/Moderate Total</i>	8,595	18.1%	280,375	22.5%	38	16.0%	694	15.2%
Middle	18,489	38.9%	454,942	36.6%	101	42.6%	1,438	31.4%
Upper	19,195	40.4%	498,445	40.1%	87	36.7%	2,313	50.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	1,190	2.5%	10,029	0.8%	11	4.6%	132	2.9%
<i>Total</i>	47,469	100.0%	1,243,791	100.0%	237	100.0%	4,577	100.0%
	By Revenue							
Total \$1 Million or Less	20,626	43.5%	517,911	41.6%	187	78.9%	3,880	84.8%
	By Loan Size							
\$100,000 or Less	45,564	96.0%	520,161	41.8%	225	94.9%	1,960	42.8%
\$100,001 - \$250,000	851	1.8%	151,284	12.2%	10	4.2%	1,642	35.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,054	2.2%	572,346	46.0%	2	0.8%	975	21.3%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	47,469	100.0%	1,243,791	100.0%	237	100.0%	4,577	100.0%

HMDA Loan Distribution Table

Punta Gorda, FL MSA 39460 (2005)

Income Categories	HMDA				By Borrower Income			
	#	By Tract Income %	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	4	4.0%	374	1.6%
Moderate	2	2.0%	96	0.4%	4	4.0%	600	2.5%
<i>Low/Moderate Total</i>	2	2.0%	96	0.4%	8	8.1%	974	4.1%
Middle	84	84.8%	19,417	81.7%	11	11.1%	2,317	9.7%
Upper	13	13.1%	4,261	17.9%	47	47.5%	13,493	56.8%
Unknown	0	0.0%	0	0.0%	33	33.3%	6,990	29.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	99	100.0%	23,774	100.0%	99	100.0%	23,774	100.0%
Refinance								
Low	0	0.0%	0	0.0%	1	3.8%	74	1.2%
Moderate	1	3.8%	77	1.3%	3	11.5%	357	5.8%
<i>Low/Moderate Total</i>	1	3.8%	77	1.3%	4	15.4%	431	7.0%
Middle	19	73.1%	3,505	56.9%	2	7.7%	275	4.5%
Upper	6	23.1%	2,577	41.8%	20	76.9%	5,453	88.5%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	26	100.0%	6,159	100.0%	26	100.0%	6,159	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	5	4.0%	448	1.5%
Moderate	3	2.4%	173	0.6%	7	5.6%	957	3.2%
<i>Low/Moderate Total</i>	3	2.4%	173	0.6%	12	9.6%	1,405	4.7%
Middle	103	82.4%	22,922	76.6%	13	10.4%	2,592	8.7%
Upper	19	15.2%	6,838	22.8%	67	53.6%	18,946	63.3%
Unknown	0	0.0%	0	0.0%	33	26.4%	6,990	23.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	125	100.0%	29,933	100.0%	125	100.0%	29,933	100.0%

HMDA Loan Distribution Table

Punta Gorda, FL MSA 39460 (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	0	0.0%	0	0.0%	2	2.1%	170	0.7%
Moderate	3	3.2%	295	1.3%	6	6.4%	683	2.9%
<i>Low/Moderate Total</i>	3	3.2%	295	1.3%	8	8.5%	853	3.6%
Middle	66	70.2%	16,717	70.9%	7	7.4%	950	4.0%
Upper	25	26.6%	6,568	27.9%	68	72.3%	19,271	81.7%
Unknown	0	0.0%	0	0.0%	11	11.7%	2,506	10.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	94	100.0%	23,580	100.0%	94	100.0%	23,580	100.0%
Refinance								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	3	8.6%	317	4.3%	8	22.9%	921	12.4%
<i>Low/Moderate Total</i>	3	8.6%	317	4.3%	8	22.9%	921	12.4%
Middle	28	80.0%	5,127	69.0%	7	20.0%	1,094	14.7%
Upper	4	11.4%	1,987	26.7%	13	37.1%	3,567	48.0%
Unknown	0	0.0%	0	0.0%	7	20.0%	1,849	24.9%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	35	100.0%	7,431	100.0%	35	100.0%	7,431	100.0%
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%
HMDA Totals								
Low	0	0.0%	0	0.0%	2	1.6%	170	0.5%
Moderate	6	4.7%	612	2.0%	14	10.9%	1,604	5.2%
<i>Low/Moderate Total</i>	6	4.7%	612	2.0%	16	12.4%	1,774	5.7%
Middle	94	72.9%	21,844	70.4%	14	10.9%	2,044	6.6%
Upper	29	22.5%	8,555	27.6%	81	62.8%	22,838	73.6%
Unknown	0	0.0%	0	0.0%	18	14.0%	4,355	14.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	129	100.0%	31,011	100.0%	129	100.0%	31,011	100.0%

Peer Group HMDA Loan Distribution Table

Punta Gorda, FL MSA 39460 (2005 – Excluding Bank)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
	Home Purchase								
Low	0	0.0%	0	0.0%	143	1.5%	13,487	0.8%	
Moderate	579	5.9%	57,524	3.2%	712	7.3%	78,923	4.5%	
<i>Low/Moderate Total</i>	579	5.9%	57,524	3.2%	855	8.8%	92,410	5.2%	
Middle	8,387	86.0%	1,464,045	82.7%	1,536	15.8%	201,633	11.4%	
Upper	782	8.0%	248,886	14.1%	5,585	57.3%	1,152,288	65.1%	
Unknown	0	0.0%	0	0.0%	1,772	18.2%	324,124	18.3%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	9,748	100.0%	1,770,455	100.0%	9,748	100.0%	1,770,455	100.0%	
	Refinance								
Low	0	0.0%	0	0.0%	275	4.0%	24,261	2.2%	
Moderate	365	5.4%	34,275	3.1%	1,127	16.6%	124,305	11.2%	
<i>Low/Moderate Total</i>	365	5.4%	34,275	3.1%	1,402	20.6%	148,566	13.4%	
Middle	5,988	88.0%	950,037	85.5%	1,520	22.3%	209,231	18.8%	
Upper	450	6.6%	127,399	11.5%	2,722	40.0%	555,040	49.9%	
Unknown	0	0.0%	0	0.0%	1,159	17.0%	198,874	17.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	6,803	100.0%	1,111,711	100.0%	6,803	100.0%	1,111,711	100.0%	
	Home Improvement								
Low	0	0.0%	0	0.0%	58	8.4%	2,702	3.7%	
Moderate	53	7.7%	4,123	5.7%	140	20.3%	11,254	15.5%	
<i>Low/Moderate Total</i>	53	7.7%	4,123	5.7%	198	28.7%	13,956	19.3%	
Middle	604	87.7%	60,891	84.1%	172	25.0%	15,085	20.8%	
Upper	32	4.6%	7,401	10.2%	289	41.9%	38,525	53.2%	
Unknown	0	0.0%	0	0.0%	30	4.4%	4,849	6.7%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	689	100.0%	72,415	100.0%	689	100.0%	72,415	100.0%	
	Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
Middle	4	80.0%	1,546	58.0%	0	0.0%	0	0.0%	
Upper	1	20.0%	1,120	42.0%	0	0.0%	0	0.0%	
Unknown	0	0.0%	0	0.0%	5	100.0%	2,666	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	5	100.0%	2,666	100.0%	5	100.0%	2,666	100.0%	
	HMDA Totals								
Low	0	0.0%	0	0.0%	476	2.8%	40,450	1.4%	
Moderate	997	5.8%	95,922	3.2%	1,979	11.5%	214,482	7.3%	
<i>Low/Moderate Total</i>	997	5.8%	95,922	3.2%	2,455	14.2%	254,932	8.6%	
Middle	14,983	86.9%	2,476,519	83.7%	3,228	18.7%	425,949	14.4%	
Upper	1,265	7.3%	384,806	13.0%	8,596	49.8%	1,745,853	59.0%	
Unknown	0	0.0%	0	0.0%	2,966	17.2%	530,513	17.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	17,245	100.0%	2,957,247	100.0%	17,245	100.0%	2,957,247	100.0%	

CRA Loan Distribution Table
Punta Gorda, FL MSA 39460 (2005)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	4	66.7%	1,772	56.2%	1	100.0%	30	100.0%	4	100.0%	1,153	100.0%
Upper	2	33.3%	1,381	43.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>3,153</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>1,153</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	3	50.0%	1,316	41.7%	0	0.0%	0	0.0%	2	50.0%	205	17.8%
Over \$1 Million	1	16.7%	850	27.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	2	33.3%	987	31.3%	1	100.0%	30	100.0%	2	50.0%	948	82.2%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>3,153</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>1,153</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	1	16.7%	65	2.1%	1	100.0%	30	100.0%	1	25.0%	100	8.7%
\$100,001 - \$250,000	1	16.7%	107	3.4%	0	0.0%	0	0.0%	2	50.0%	303	26.3%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	66.7%	2,981	94.5%	0	0.0%	0	0.0%	1	25.0%	750	65.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>3,153</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>30</i>	<i>100.0%</i>	<i>4</i>	<i>100.0%</i>	<i>1,153</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	1	33.3%	65	4.9%	0	0.0%	0	0.0%	1	50.0%	100	48.8%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	50.0%	105	51.2%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	66.7%	1,251	95.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>1,316</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>2</i>	<i>100.0%</i>	<i>205</i>	<i>100.0%</i>

CRA Loan Distribution Table

Punta Gorda FL MSA 39460 (2006)

	SMALL BUSINESS				SMALL FARM				SMALL BUS. SECURED BY REAL ESTATE			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income												
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	14.3%	938	42.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>14.3%</i>	<i>938</i>	<i>42.5%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	6	85.7%	1,269	57.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	100.0%	460	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>2,207</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
By Revenue												
Total \$1 Million or Less	3	42.9%	763	34.6%	0	0.0%	0	0.0%	1	100.0%	460	100.0%
Over \$1 Million	1	14.3%	210	9.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Not Known	3	42.9%	1,234	55.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>2,207</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
By Loan Size												
\$100,000 or less	2	28.6%	132	6.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	2	28.6%	379	17.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	3	42.9%	1,696	76.8%	0	0.0%	0	0.0%	1	100.0%	460	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>2,207</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>
By Loan Size and Revenue \$1 Million or Less												
\$100,000 or less	1	33.3%	100	13.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	33.3%	169	22.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	33.3%	494	64.7%	0	0.0%	0	0.0%	1	100.0%	460	100.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>763</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>1</i>	<i>100.0%</i>	<i>460</i>	<i>100.0%</i>

Peer Group CRA Loan Distribution Table

Punta Gorda, FL MSA 39460 (2005 – Excluding Bank)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	260	4.4%	9,470	8.1%	1	3.6%	2	0.6%
<i>Low/Moderate Total</i>	260	4.4%	9,470	8.1%	1	3.6%	2	0.6%
Middle	4,975	84.9%	93,863	80.8%	25	89.3%	315	95.2%
Upper	451	7.7%	11,811	10.2%	1	3.6%	12	3.6%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	171	2.9%	1,085	0.9%	1	3.6%	2	0.6%
<i>Total</i>	5,857	100.0%	116,229	100.0%	28	100.0%	331	100.0%
	By Revenue							
Total \$1 Million or Less	2,553	43.6%	59,836	51.5%	21	75.0%	67	20.2%
	By Loan Size							
\$100,000 or Less	5,679	97.0%	58,337	50.2%	27	96.4%	131	39.6%
\$100,001 - \$250,000	85	1.5%	14,930	12.8%	1	3.6%	200	60.4%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	93	1.6%	42,962	37.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	5,857	100.0%	116,229	100.0%	28	100.0%	331	100.0%

HMDA Loan Distribution Table

Assessment Area: St Louis, MO (2005)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	3	6.3%	273	3.5%	6	12.5%	437	5.6%
Moderate	10	20.8%	919	11.8%	12	25.0%	1,167	15.0%
<i>Low/Moderate Total</i>	<i>13</i>	<i>27.1%</i>	<i>1,192</i>	<i>15.4%</i>	<i>18</i>	<i>37.5%</i>	<i>1,604</i>	<i>20.7%</i>
Middle	16	33.3%	2,738	35.3%	7	14.6%	946	12.2%
Upper	19	39.6%	3,834	49.4%	19	39.6%	4,259	54.9%
Unknown	0	0.0%	0	0.0%	4	8.3%	955	12.3%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>7,764</i>	<i>100.0%</i>	<i>48</i>	<i>100.0%</i>	<i>7,764</i>	<i>100.0%</i>
Refinance								
Low	0	0.0%	0	0.0%	4	6.1%	186	1.9%
Moderate	10	15.2%	1,159	11.9%	17	25.8%	1,704	17.6%
<i>Low/Moderate Total</i>	<i>10</i>	<i>15.2%</i>	<i>1,159</i>	<i>11.9%</i>	<i>21</i>	<i>31.8%</i>	<i>1,890</i>	<i>19.5%</i>
Middle	32	48.5%	3,858	39.7%	17	25.8%	1,932	19.9%
Upper	24	36.4%	4,692	48.3%	24	36.4%	5,108	52.6%
Unknown	0	0.0%	0	0.0%	4	6.1%	779	8.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>66</i>	<i>100.0%</i>	<i>9,709</i>	<i>100.0%</i>	<i>66</i>	<i>100.0%</i>	<i>9,709</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	1	33.3%	66	45.2%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>33.3%</i>	<i>66</i>	<i>45.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	2	66.7%	114	78.1%
Upper	2	66.7%	80	54.8%	1	33.3%	32	21.9%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>146</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>146</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	1	100.0%	2,094	100.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	1	100.0%	2,094	100.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>2,094</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>2,094</i>	<i>100.0%</i>
HMDA Totals								
Low	3	2.5%	273	1.4%	10	8.5%	623	3.2%
Moderate	21	17.8%	2,144	10.9%	29	24.6%	2,871	14.6%
<i>Low/Moderate Total</i>	<i>24</i>	<i>20.3%</i>	<i>2,417</i>	<i>12.3%</i>	<i>39</i>	<i>33.1%</i>	<i>3,494</i>	<i>17.7%</i>
Middle	48	40.7%	6,596	33.5%	26	22.0%	2,992	15.2%
Upper	46	39.0%	10,700	54.3%	44	37.3%	9,399	47.7%
Unknown	0	0.0%	0	0.0%	9	7.6%	3,828	19.4%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>118</i>	<i>100.0%</i>	<i>19,713</i>	<i>100.0%</i>	<i>118</i>	<i>100.0%</i>	<i>19,713</i>	<i>100.0%</i>

HMDA Loan Distribution Table

Assessment Area: St Louis, MO (2006)

Income Categories	HMDA							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase								
Low	4	6.3%	491	4.3%	13	20.6%	1,153	10.0%
Moderate	10	15.9%	1,020	8.9%	10	15.9%	1,421	12.4%
<i>Low/Moderate Total</i>	<i>14</i>	<i>22.2%</i>	<i>1,511</i>	<i>13.1%</i>	<i>23</i>	<i>36.5%</i>	<i>2,574</i>	<i>22.4%</i>
Middle	22	34.9%	2,953	25.7%	11	17.5%	1,292	11.2%
Upper	27	42.9%	7,037	61.2%	20	31.7%	5,654	49.2%
Unknown	0	0.0%	0	0.0%	9	14.3%	1,981	17.2%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>11,501</i>	<i>100.0%</i>	<i>63</i>	<i>100.0%</i>	<i>11,501</i>	<i>100.0%</i>
Refinance								
Low	1	1.6%	83	0.8%	5	7.8%	460	4.4%
Moderate	13	20.3%	1,528	14.7%	14	21.9%	1,649	15.9%
<i>Low/Moderate Total</i>	<i>14</i>	<i>21.9%</i>	<i>1,611</i>	<i>15.5%</i>	<i>19</i>	<i>29.7%</i>	<i>2,109</i>	<i>20.3%</i>
Middle	25	39.1%	2,742	26.4%	14	21.9%	1,644	15.8%
Upper	25	39.1%	6,025	58.1%	30	46.9%	6,515	62.8%
Unknown	0	0.0%	0	0.0%	1	1.6%	110	1.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>10,378</i>	<i>100.0%</i>	<i>64</i>	<i>100.0%</i>	<i>10,378</i>	<i>100.0%</i>
Home Improvement								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	50.0%	12	28.6%	0	0.0%	0	0.0%
Upper	1	50.0%	30	71.4%	2	100.0%	42	100.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>2</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>
Multi-Family								
Low	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
HMDA Totals								
Low	5	3.9%	574	2.6%	18	14.0%	1,613	7.4%
Moderate	23	17.8%	2,548	11.6%	24	18.6%	3,070	14.0%
<i>Low/Moderate Total</i>	<i>28</i>	<i>21.7%</i>	<i>3,122</i>	<i>14.2%</i>	<i>42</i>	<i>32.6%</i>	<i>4,683</i>	<i>21.4%</i>
Middle	48	37.2%	5,707	26.0%	25	19.4%	2,936	13.4%
Upper	53	41.1%	13,092	59.7%	52	40.3%	12,211	55.7%
Unknown	0	0.0%	0	0.0%	10	7.8%	2,091	9.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>129</i>	<i>100.0%</i>	<i>21,921</i>	<i>100.0%</i>	<i>129</i>	<i>100.0%</i>	<i>21,921</i>	<i>100.0%</i>

Peer Group HMDA Loan Distribution Table

Assessment Area: St. Louis, MO (2005)

	By Tract Income				HMDA		By Borrower Income		
	#	%	\$(000s)	%	#	%	\$(000s)	%	
Home Purchase									
Low	2,907	4.4%	260,013	2.8%	5,624	8.5%	434,116	4.7%	
Moderate	12,238	18.6%	1,059,470	11.6%	14,405	21.8%	1,414,796	15.5%	
<i>Low/Moderate Total</i>	<i>15,145</i>	<i>23.0%</i>	<i>1,319,483</i>	<i>14.4%</i>	<i>20,029</i>	<i>30.4%</i>	<i>1,848,912</i>	<i>20.2%</i>	
Middle	27,456	41.6%	3,219,674	35.2%	13,222	20.0%	1,606,642	17.5%	
Upper	23,336	35.4%	4,612,780	50.4%	19,208	29.1%	3,832,995	41.9%	
Unknown	31	0.0%	4,868	0.1%	13,509	20.5%	1,868,256	20.4%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>65,968</i>	<i>100.0%</i>	<i>9,156,805</i>	<i>100.0%</i>	<i>65,968</i>	<i>100.0%</i>	<i>9,156,805</i>	<i>100.0%</i>	
Refinance									
Low	2,493	3.3%	210,916	1.9%	6,924	9.0%	541,216	4.9%	
Moderate	14,360	18.7%	1,287,711	11.5%	15,065	19.7%	1,565,853	14.0%	
<i>Low/Moderate Total</i>	<i>16,853</i>	<i>22.0%</i>	<i>1,498,627</i>	<i>13.4%</i>	<i>21,989</i>	<i>28.7%</i>	<i>2,107,069</i>	<i>18.9%</i>	
Middle	30,538	39.8%	3,681,543	33.0%	15,571	20.3%	1,997,010	17.9%	
Upper	29,248	38.2%	5,971,339	53.5%	21,524	28.1%	4,474,455	40.1%	
Unknown	15	0.0%	2,059	0.0%	17,570	22.9%	2,575,034	23.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>76,654</i>	<i>100.0%</i>	<i>11,153,568</i>	<i>100.0%</i>	<i>76,654</i>	<i>100.0%</i>	<i>11,153,568</i>	<i>100.0%</i>	
Home Improvement									
Low	269	4.4%	17,408	4.0%	740	12.2%	32,778	7.6%	
Moderate	1,252	20.7%	76,078	17.6%	1,317	21.8%	70,018	16.2%	
<i>Low/Moderate Total</i>	<i>1,521</i>	<i>25.1%</i>	<i>93,486</i>	<i>21.6%</i>	<i>2,057</i>	<i>34.0%</i>	<i>102,796</i>	<i>23.8%</i>	
Middle	2,373	39.2%	138,097	32.0%	1,541	25.5%	93,667	21.7%	
Upper	2,156	35.6%	200,308	46.4%	1,989	32.9%	184,038	42.6%	
Unknown	0	0.0%	0	0.0%	463	7.7%	51,390	11.9%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>6,050</i>	<i>100.0%</i>	<i>431,891</i>	<i>100.0%</i>	<i>6,050</i>	<i>100.0%</i>	<i>431,891</i>	<i>100.0%</i>	
Multi-Family									
Low	47	15.6%	31,118	8.2%	0	0.0%	0	0.0%	
Moderate	124	41.1%	68,675	18.0%	0	0.0%	0	0.0%	
<i>Low/Moderate Total</i>	<i>171</i>	<i>56.6%</i>	<i>99,793</i>	<i>26.2%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>	
Middle	76	25.2%	138,420	36.4%	0	0.0%	0	0.0%	
Upper	53	17.5%	133,558	35.1%	0	0.0%	0	0.0%	
Unknown	2	0.7%	8,860	2.3%	302	100.0%	380,631	100.0%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>302</i>	<i>100.0%</i>	<i>380,631</i>	<i>100.0%</i>	<i>302</i>	<i>100.0%</i>	<i>380,631</i>	<i>100.0%</i>	
HMDA Totals									
Low	5,716	3.8%	519,455	2.5%	13,288	8.9%	1,008,110	4.8%	
Moderate	27,974	18.8%	2,491,934	11.8%	30,787	20.7%	3,050,667	14.4%	
<i>Low/Moderate Total</i>	<i>33,690</i>	<i>22.6%</i>	<i>3,011,389</i>	<i>14.3%</i>	<i>44,075</i>	<i>29.6%</i>	<i>4,058,777</i>	<i>19.2%</i>	
Middle	60,443	40.6%	7,177,734	34.0%	30,334	20.4%	3,697,319	17.5%	
Upper	54,793	36.8%	10,917,985	51.7%	42,721	28.7%	8,491,488	40.2%	
Unknown	48	0.0%	15,787	0.1%	31,844	21.4%	4,875,311	23.1%	
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%	
<i>Total</i>	<i>148,974</i>	<i>100.0%</i>	<i>21,122,895</i>	<i>100.0%</i>	<i>148,974</i>	<i>100.0%</i>	<i>21,122,895</i>	<i>100.0%</i>	

CRA Loan Distribution Table

Assessment Area: St Louis, MO (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	1	10.0%	100	3.1%	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	<i>1</i>	<i>10.0%</i>	<i>100</i>	<i>3.1%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
Middle	1	10.0%	7	0.2%	0	0.0%	0	0.0%
Upper	8	80.0%	3,102	96.7%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>3,209</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
By Revenue								
Total \$1 Million or Less	2	20.0%	300	9.3%	0	0.0%	0	0.0%
Over \$1 Million	3	30.0%	1,317	41.0%	0	0.0%	0	0.0%
Not Known	5	50.0%	1,592	49.6%	0	0.0%	0	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>3,209</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
By Loan Size								
\$100,000 or less	2	20.0%	107	3.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	4	40.0%	672	20.9%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	4	40.0%	2,430	75.7%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>3,209</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	1	50.0%	100	33.3%	0	0.0%	0	0.0%
\$100,001 - \$250,000	1	50.0%	200	66.7%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>300</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>0</i>	<i>0.0%</i>

CRA Loan Distribution Table

Assessment Area: St Louis, MO (2006)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
By Tract Income								
Low	1	5.9%	100	1.9%	0	0.0%	0	0.0%
Moderate	4	23.5%	1,305	24.9%	0	0.0%	0	0.0%
<i>Low/Moderate Total</i>	5	29.4%	1,405	26.9%	0	0.0%	0	0.0%
Middle	5	29.4%	2,090	39.9%	0	0.0%	0	0.0%
Upper	7	41.2%	1,737	33.2%	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	17	100.0%	5,232	100.0%	0	0.0%	0	0.0%
By Revenue								
Total \$1 Million or Less	3	17.6%	1,435	27.4%	0	0.0%	0	0.0%
Over \$1 Million	9	52.9%	2,905	55.5%	0	0.0%	0	0.0%
Not Known	5	29.4%	892	17.0%	0	0.0%	0	0.0%
<i>Total</i>	17	100.0%	5,232	100.0%	0	0.0%	0	0.0%
By Loan Size								
\$100,000 or less	5	29.4%	387	7.4%	0	0.0%	0	0.0%
\$100,001 - \$250,000	5	29.4%	1,070	20.5%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	7	41.2%	3,775	72.2%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	17	100.0%	5,232	100.0%	0	0.0%	0	0.0%
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	1	33.3%	100	7.0%	0	0.0%	0	0.0%
\$100,001 - \$250,000	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	66.7%	1,335	93.0%	0	0.0%	0	0.0%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	3	100.0%	1,435	100.0%	0	0.0%	0	0.0%

Peer Group CRA Loan Distribution Table

Assessment Area: St. Louis, MO (2005)

	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000S)	%	#	%	\$(000S)	%
	By Tract Income							
Low	1,743	3.9%	92,983	5.2%	3	1.6%	22	0.3%
Moderate	5,963	13.5%	231,212	12.9%	14	7.7%	96	1.2%
<i>Low/Moderate Total</i>	7,706	17.4%	324,195	18.1%	17	9.3%	118	1.5%
Middle	15,948	36.1%	630,413	35.2%	78	42.6%	3,492	45.1%
Upper	20,346	46.0%	823,579	45.9%	88	48.1%	4,138	53.4%
Unknown	236	0.5%	14,330	0.8%	0	0.0%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	44,236	100.0%	1,792,517	100.0%	183	100.0%	7,748	100.0%
	By Revenue							
Total \$1 Million or Less	19,344	43.7%	724,382	40.4%	145	79.2%	5,590	72.1%
	By Loan Size							
\$100,000 or Less	40,698	92.0%	468,916	26.2%	160	87.4%	2,695	34.8%
\$100,001 - \$250,000	1,598	3.6%	285,434	15.9%	17	9.3%	2,747	35.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1,940	4.4%	1,038,167	57.9%	6	3.3%	2,306	29.8%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<i>Total</i>	44,236	100.0%	1,792,517	100.0%	183	100.0%	7,748	100.0%

APPENDIX E
BRANCH SUMMARY REPORTS

Branch Summary Report

Assessment Area: Institution

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	13	1.80	16	1.88	21	6.03
Moderate	122	16.85	150	17.58	102	29.31
Middle	349	48.20	413	48.42	134	38.51
Upper	238	32.87	271	31.77	88	25.29
Unknown	2	0.28	3	0.35	3	0.86
Total	724	100.00	853	100.00	348	100.00

Branch Summary Report

Assessment Area: Chicago MSAs 16974, 29494, 23844

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	2	1.43	1	0.56	1	1.10
Moderate	14	10.00	21	11.86	15	16.48
Middle	61	43.57	74	41.81	34	37.36
Upper	63	45.00	81	45.76	40	43.96
Unknown	0	0.00	0	0.00	1	1.10
Total	140	100.00	177	99.99	91	100.00

Branch Summary Report

Assessment Area: Cincinnati/Middletown MSA 17140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	2.94	1	1.96	2	7.69
Moderate	10	29.41	17	33.33	10	38.46
Middle	17	50.00	25	49.02	11	42.31
Upper	6	17.65	8	15.69	3	11.54
Unknown	0	0.00	0	0.00	0	0.00
Total	34	100.00	51	100.00	26	100.00

Branch Summary Report

Assessment Area: Evansville MSA 21780

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	6	21.43	9	24.32	3	33.33
Middle	15	53.57	19	51.35	4	44.44
Upper	7	25.00	9	24.32	2	22.22
Unknown	0	0.00	0	0.00	0	0.00
Total	28	100.00	37	99.99	9	99.99

Branch Summary Report

Assessment Area: Louisville MSA 31140

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	2.22	1	2.08	3	8.33
Moderate	7	15.56	8	16.67	22	61.11
Middle	20	44.44	19	39.58	4	11.11
Upper	17	37.78	20	41.67	7	19.44
Unknown	0	0.00	0	0.00	0	0.00
Total	45	100.00	48	100.00	36	99.99

Branch Summary Report

Assessment Area: South Bend MSA 43780

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	3	60.00	3	60.00	0	0.00
Middle	1	20.00	1	20.00	1	100.00
Upper	1	20.00	1	20.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	5	100.00	5	100.00	1	100.00

Branch Summary Report

Assessment Group: All MI

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	5	2.05	9	3.04	3	2.36
Moderate	38	15.57	44	14.86	39	30.71
Middle	125	51.23	163	55.07	59	46.46
Upper	74	30.33	77	26.01	25	19.69
Unknown	2	0.82	3	1.01	1	0.79
Total	244	100.00	296	99.99	127	100.01

Branch Summary Report

Assessment Area: Detroit/Flint MSAs 47644, 19804, 11460, 22420

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	2	2.41	5	5.62	1	3.70
Moderate	15	18.07	15	16.85	14	51.85
Middle	36	43.37	38	42.70	6	22.22
Upper	30	36.14	31	34.83	5	18.52
Unknown	0	0.00	0	0.00	1	3.70
Total	83	99.99	89	100.00	27	99.99

Branch Summary Report

Assessment Area: Grand Rapids/Muskegan/Holland MSAs 24340, 26100, 34740

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	2	2.99	3	2.88	0	0.00
Moderate	7	10.45	13	12.50	7	25.00
Middle	36	53.73	65	62.50	11	39.29
Upper	22	32.84	23	22.12	10	35.71
Unknown	0	0.00	0	0.00	0	0.00
Total	67	100.01	104	100.00	28	100.00

Branch Summary Report

Assessment Area: Battle Creek MSA 12980

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	25.00	1	33.33	0	0.00
Middle	0	0.00	0	0.00	1	100.00
Upper	2	50.00	1	33.33	0	0.00
Unknown	1	25.00	1	33.33	0	0.00
Total	4	100.00	3	99.99	1	100.00

Branch Summary Report

Assessment Area: Bay City MSA 13020

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	1	100.00	1	100.00	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	1	100.00	1	100.00	0	0.00

Branch Summary Report

Assessment Area: Jackson MSA 27100

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	25.00	1	25.00	0	0.00
Moderate	1	25.00	1	25.00	0	0.00
Middle	2	50.00	2	50.00	2	66.67
Upper	0	0.00	0	0.00	1	33.33
Unknown	0	0.00	0	0.00	0	0.00
Total	4	100.00	4	100.00	3	100.00

Branch Summary Report

Assessment Area: Kalamazoo/Portage MSA 28020

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	1	20.00
Moderate	4	22.22	4	21.05	2	40.00
Middle	11	61.11	12	63.16	2	40.00
Upper	3	16.67	3	15.79	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	18	100.00	19	100.00	5	100.00

Branch Summary Report

Assessment Area: Lansing/East Lansing MSA 29620

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	11.76	2	10.53	9	39.13
Middle	8	47.06	8	42.11	12	52.17
Upper	6	35.29	7	36.84	2	8.70
Unknown	1	5.88	2	10.53	0	0.00
Total	17	99.99	19	100.01	23	100.00

Branch Summary Report

Assessment Area: Niles/BentonHarbor MSA 35660

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	1	10.00
Moderate	2	15.38	2	15.38	2	20.00
Middle	9	69.23	9	69.23	5	50.00
Upper	2	15.38	2	15.38	2	20.00
Unknown	0	0.00	0	0.00	0	0.00
Total	13	99.99	13	99.99	10	100.00

Branch Summary Report

Assessment Area: Saginaw MSA 40980

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	1	50.00	1	50.00	0	0.00
Upper	1	50.00	1	50.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	2	100.00	2	100.00	0	0.00

Branch Summary Report

Assessment Area: Non-MSA Northern MI

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	5	21.74	5	19.23	4	17.39
Middle	13	56.52	15	57.69	14	60.87
Upper	5	21.74	6	23.08	5	21.74
Unknown	0	0.00	0	0.00	0	0.00
Total	23	100.00	26	100.00	23	100.00

Branch Summary Report

Assessment Area: Non-MSA Other MI

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	8.33	1	6.25	1	14.29
Middle	8	66.67	12	75.00	6	85.71
Upper	3	25.00	3	18.75	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	12	100.00	16	100.00	7	100.00

Branch Summary Report

Assessment Group: All IN

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	1.11	1	1.06	5	15.63
Moderate	18	20.00	18	19.15	11	34.38
Middle	49	54.44	50	53.19	13	40.63
Upper	22	24.44	25	26.60	2	6.25
Unknown	0	0.00	0	0.00	1	3.13
Total	90	99.99	94	100.00	32	100.02

Branch Summary Report

Assessment Area: Indianapolis/Anderson/Columbus MSAs 11300, 18020, 26900

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	1	7.69
Moderate	11	22.00	11	20.00	5	38.46
Middle	21	42.00	23	41.82	6	46.15
Upper	18	36.00	21	38.18	1	7.69
Unknown	0	0.00	0	0.00	0	0.00
Total	50	100.00	55	100.00	13	99.99

Branch Summary Report

Assessment Area: Bloomington MSA 14020

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	33.33	1	33.33	2	66.67
Moderate	0	0.00	0	0.00	1	33.33
Middle	1	33.33	1	33.33	0	0.00
Upper	1	33.33	1	33.33	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	3	99.99	3	99.99	3	100.00

Branch Summary Report

Assessment Area: Elkhart/Goshen MSA 21140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	100.00	1	100.00	0	0.00
Middle	0	0.00	0	0.00	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	1	100.00	1	100.00	0	0.00

Branch Summary Report

Assessment Area: Fort Wayne MSA 23060

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	22.22	2	25.00	4	57.14
Middle	6	66.67	5	62.50	2	28.57
Upper	1	11.11	1	12.50	1	14.29
Unknown	0	0.00	0	0.00	0	0.00
Total	9	100.00	8	100.00	7	100.00

Branch Summary Report

Assessment Area: Lafayette MSA 29140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	2	50.00
Moderate	2	50.00	2	50.00	0	0.00
Middle	1	25.00	1	25.00	1	25.00
Upper	1	25.00	1	25.00	0	0.00
Unknown	0	0.00	0	0.00	1	25.00
Total	4	100.00	4	100.00	4	100.00

Branch Summary Report

Assessment Area: Michigan City MSA 31140

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	66.67	2	66.67	0	0.00
Middle	1	33.33	1	33.33	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	3	100.00	3	100.00	0	0.00

Branch Summary Report

Assessment Area: Terre Haute MSA 45460

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	7	100.00	7	100.00	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	7	100.00	7	100.00	0	0.00

Branch Summary Report

Assessment Area: Non-MSA Southeastern Central IN

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	5	100.00	5	100.00	1	100.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	5	100.00	5	100.00	1	100.00

Branch Summary Report

Assessment Area: Non-MSA Other IN

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	1	25.00
Middle	7	87.50	7	87.50	3	75.00
Upper	1	12.50	1	12.50	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	8	100.00	8	100.00	4	100.00

Branch Summary Report

Assessment Group: All KY

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	1	3.23	3	8.82	5	45.45
Moderate	4	12.90	6	17.65	1	9.09
Middle	12	38.71	11	32.35	2	18.18
Upper	14	45.16	14	41.18	3	27.27
Unknown	0	0.00	0	0.00	0	0.00
Total	31	100.00	34	100.00	11	99.99

Branch Summary Report

Assessment Area: Lexington/Fayette MSA 30460

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	1	6.67	3	16.67	5	55.56
Moderate	2	13.33	4	22.22	1	11.11
Middle	6	40.00	5	27.78	2	22.22
Upper	6	40.00	6	33.33	1	11.11
Unknown	0	0.00	0	0.00	0	0.00
Total	15	100.00	18	100.00	9	100.00

Branch Summary Report

Assessment Area: Owensboro MSA 36980

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	33.33	1	33.33	0	0.00
Middle	1	33.33	1	33.33	0	0.00
Upper	1	33.33	1	33.33	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	3	99.99	3	99.99	0	0.00

Branch Summary Report

Assessment Area: Non-MSA KY

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	7.69	1	7.69	0	0.00
Middle	5	38.46	5	38.46	0	0.00
Upper	7	53.85	7	53.85	2	100.00
Unknown	0	0.00	0	0.00	0	0.00
Total	13	100.00	13	100.00	2	100.00

Branch Summary Report

Assessment Group: All IL

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	3	33.33	3	30.00	1	25.00
Middle	4	44.44	5	50.00	3	75.00
Upper	2	22.22	2	20.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	9	99.99	10	100.00	4	100.00

Branch Summary Report

Assessment Area: Rockford MSA 40420

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	1	50.00	1	50.00	0	0.00
Middle	0	0.00	0	0.00	3	100.00
Upper	1	50.00	1	50.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	2	100.00	2	100.00	3	100.00

Branch Summary Report

Assessment Group: Non MSA IL

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	28.57	2	25.00	1	100.00
Middle	4	57.14	5	62.50	0	0.00
Upper	1	14.29	1	12.50	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	7	100.00	8	100.00	1	100.00

Branch Summary Report

Assessment Group: All FL

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	2	2.11	0	0.00	2	18.18
Moderate	19	20.00	21	21.65	0	0.00
Middle	44	46.32	45	46.39	3	27.27
Upper	30	31.58	31	31.96	6	54.55
Unknown	0	0.00	0	0.00	0	0.00
Total	95	100.01	97	100.00	11	100.00

Branch Summary Report

Assessment Area: Cape Coral/Fort Myers MSA 15980

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	12.50	2	12.50	0	0.00
Middle	13	81.25	12	75.00	2	100.00
Upper	1	6.25	2	12.50	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	16	100.00	16	100.00	2	100.00

Branch Summary Report

Assessment Area: Sarasota/Bradenton MSA 42260

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	20.00	2	18.18	0	0.00
Middle	5	50.00	6	54.55	0	0.00
Upper	3	30.00	3	27.27	1	100.00
Unknown	0	0.00	0	0.00	0	0.00
Total	10	100.00	11	100.00	1	100.00

Branch Summary Report

Assessment Area: Tampa/St Petersburg/Clearwater MSA 45300

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	1	100.00
Moderate	7	25.93	7	25.93	0	0.00
Middle	10	37.04	10	37.04	0	0.00
Upper	10	37.04	10	37.04	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	27	100.01	27	100.01	1	100.00

Branch Summary Report

Assessment Area: Deltona/Dayton Beach/Ormond Beach MSA 19660

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	40.00	3	50.00	0	0.00
Middle	3	60.00	3	50.00	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	5	100.00	6	100.00	0	0.00

Branch Summary Report

Assessment Area: Miami/Ft Lauderdale MSAs 22744, 48424

Tract Income Category	Branches		ATMs			
			Full Service		Cash Only	
	Count	%	Count	%	Count	%
Low	2	40.00	0	0.00	1	100.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	1	20.00	1	50.00	0	0.00
Upper	2	40.00	1	50.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	5	100.00	2	100.00	1	100.00

Branch Summary Report

Assessment Area: Naples/Marco Island MSA 34940

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	2	10.53	2	10.00	0	0.00
Middle	8	42.11	8	40.00	1	16.67
Upper	9	47.37	10	50.00	5	83.33
Unknown	0	0.00	0	0.00	0	0.00
Total	19	100.01	20	100.00	6	100.00

Branch Summary Report

Assessment Area: Orlando/Kissimmee MSA 36740

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	4	30.77	5	33.33	0	0.00
Middle	4	30.77	5	33.33	0	0.00
Upper	5	38.46	5	33.33	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	13	100.00	15	99.99	0	0.00

Branch Summary Report

Assessment Area: Punta Gorda MSA 39460

Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	0	0.00	0	0.00	0	0.00
Upper	0	0.00	0	0.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	0	0.00	0	0.00	0	0.00

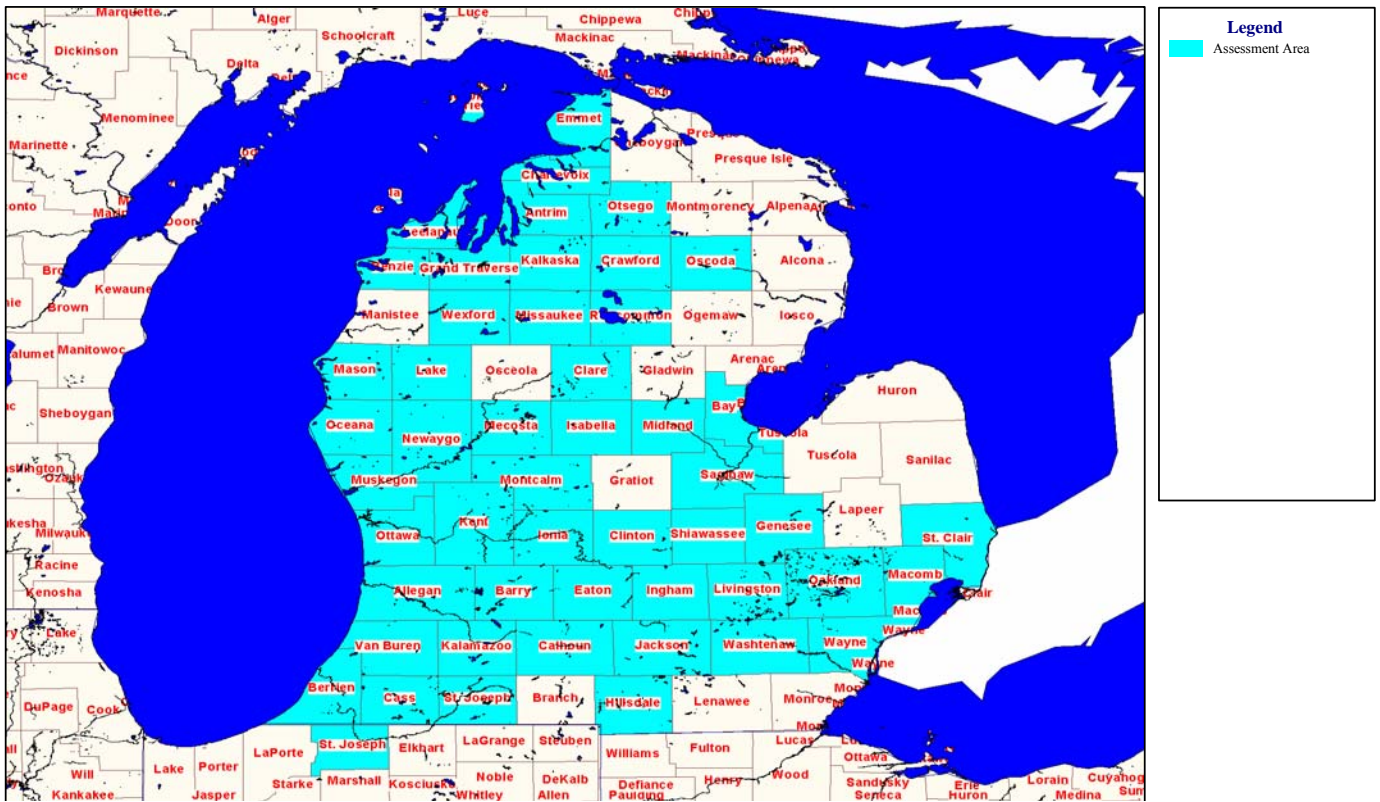
Branch Summary Report

Assessment Area: St Louis, MO MSA 41180

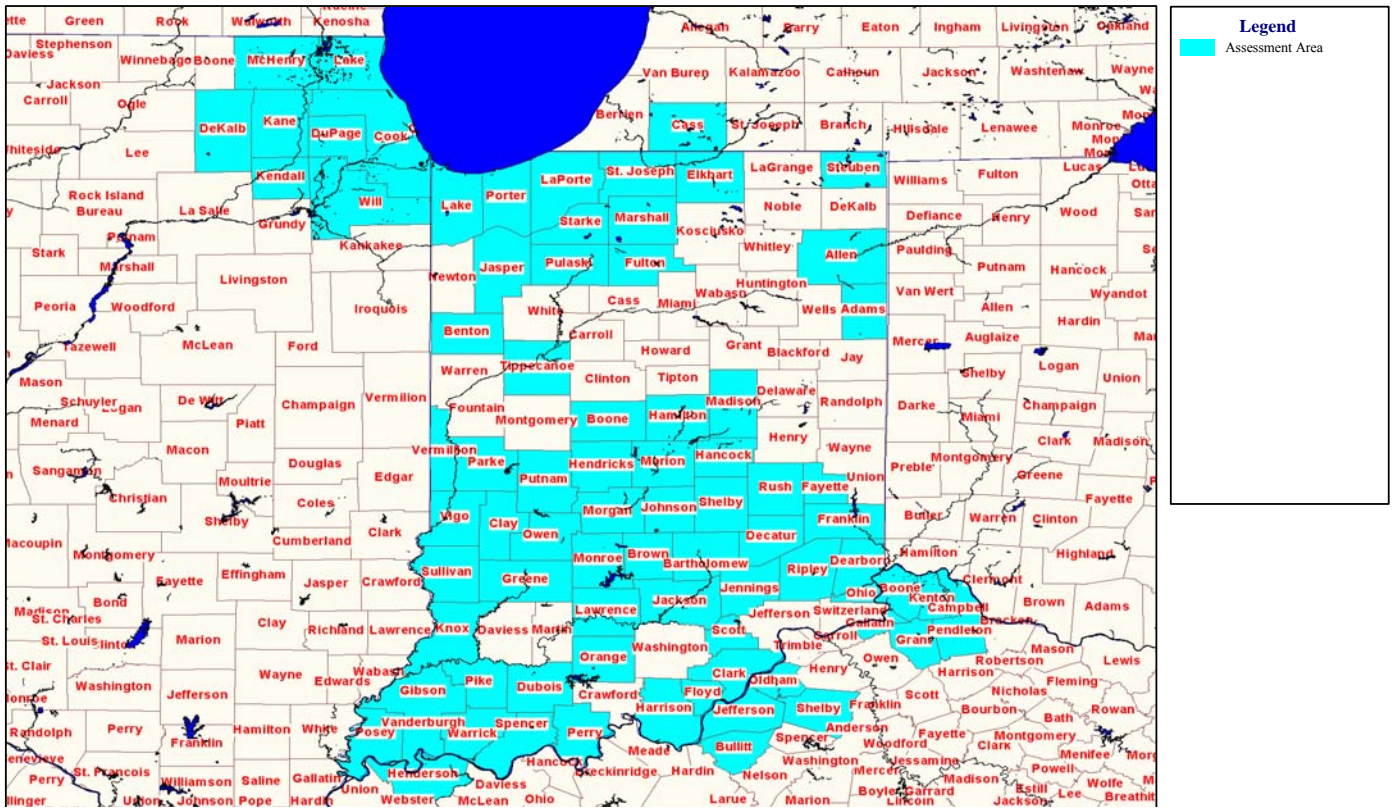
Tract Income Category	Branches		ATMs			
	Count	%	Full Service		Cash Only	
			Count	%	Count	%
Low	0	0.00	0	0.00	0	0.00
Moderate	0	0.00	0	0.00	0	0.00
Middle	1	33.33	1	25.00	0	0.00
Upper	2	66.67	3	75.00	0	0.00
Unknown	0	0.00	0	0.00	0	0.00
Total	3	100.00	4	100.00	0	0.00

APPENDIX F
ASSESSMENT AREA MAPS

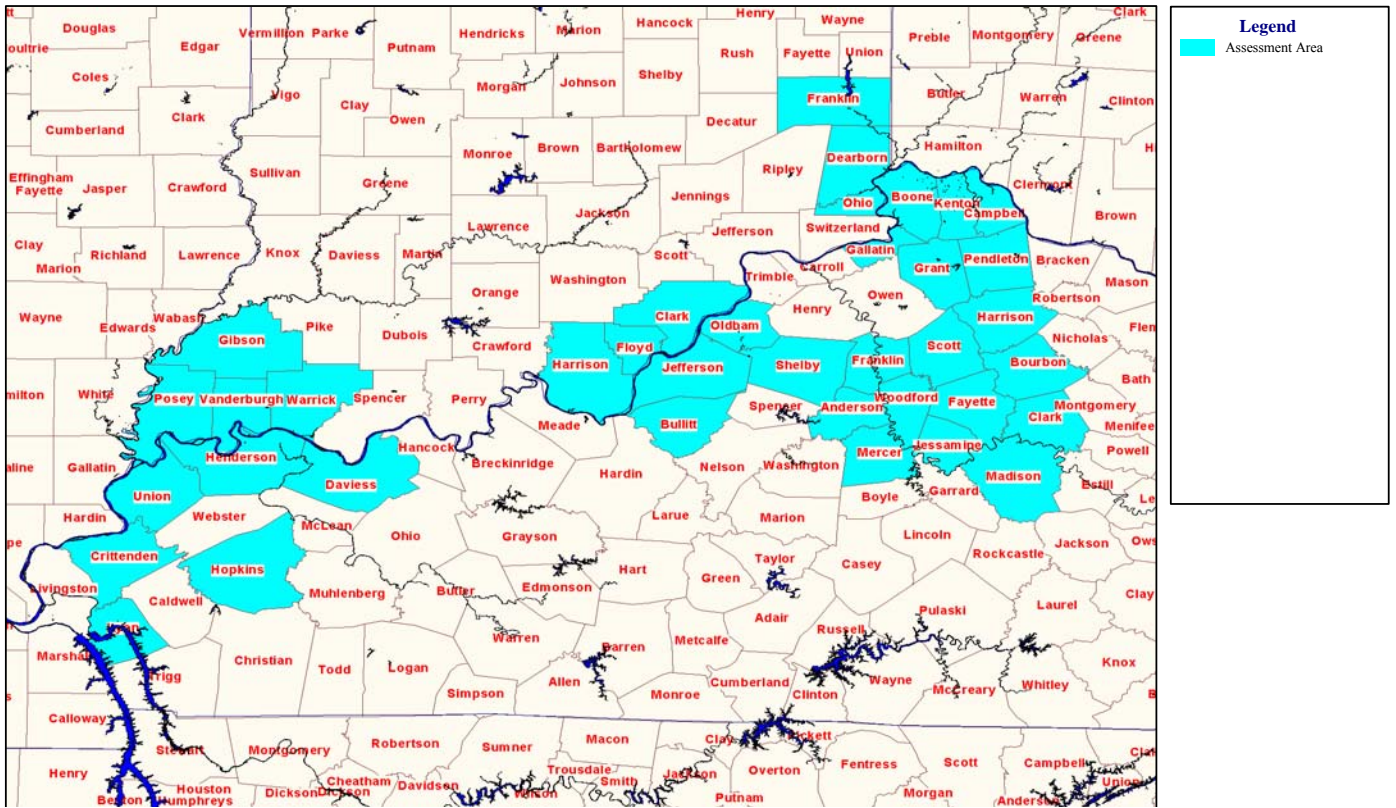
Fifth Third Bank MI
Assessment Area: All MI



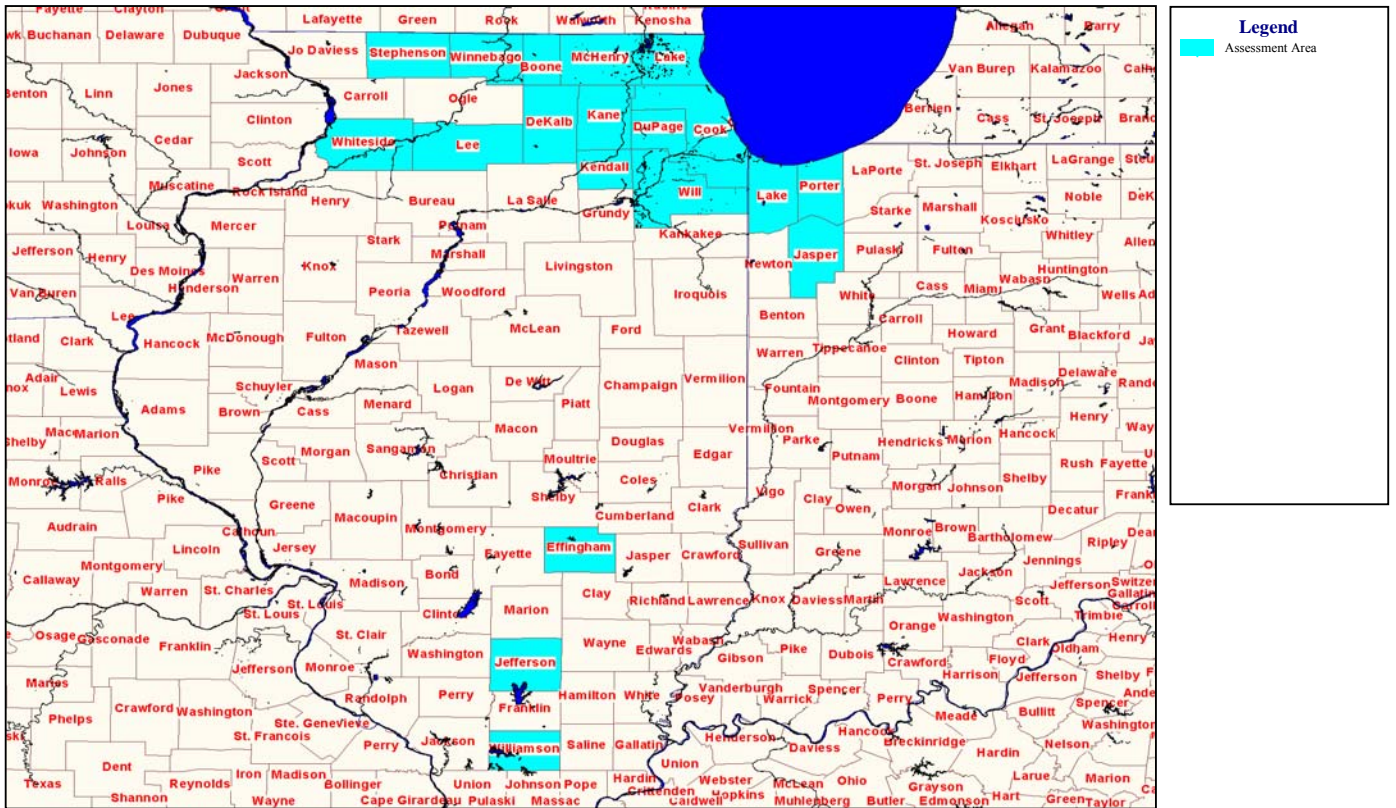
Fifth Third Bank MI
Assessment Area: All IN



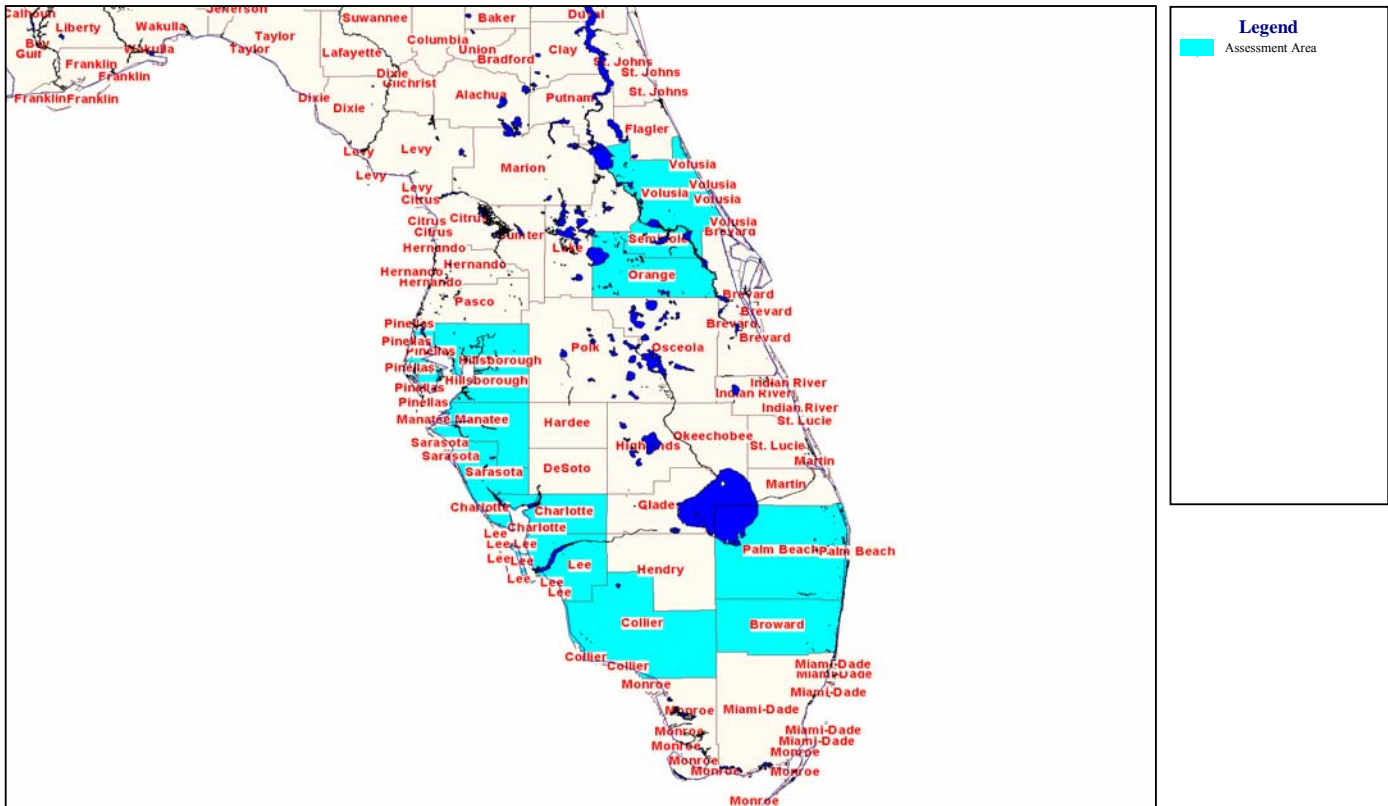
Fifth Third Bank MI
Assessment Area: All KY



Fifth Third Bank MI
Assessment Area: All IL



Fifth Third Bank MI
Assessment Area: All FL



Fifth Third Bank MI
Assessment Area: St Louis, MO MSA 41180

